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AUTHOR Dolbeare, Cushing N.; Canales, Judith A.
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ABSTRACT

This report examines the housing characteristics and needs of Hispanic households in the United States, drawing on information from the 1980 Census and the 1983 Annual Housing Survey. Among the conclusions are the following: (1) housing quality is a major problem for more than one in six Hispanic families; (2) among Hispanic subgroups, Puerto Ricans appeared to have the greatest incidence of housing problems in 1980; (3) housing affordability is an even more critical problem; (4) Hispanics are less likely than other Americans to be homeowners; (5) Hispanic households have lower incomes than White households, but these lower incomes are not reflected in lower housing costs; (6) Hispanic households tend to be younger than the population as a whole; (7) Hispanic households are larger than those of the overall population; (8) Hispanic housing units are smaller than those of the overall population; (9) a low percentage of Hispanic households receive housing assistance; (10) the available data indicate that housing discrimination against Hispanics is pervasive; (11) without immediate policy intervention, housing conditions for Hispanic Americans will soon reach crisis proportions; (12) between 24,000 and 48,000 Hispanic families currently residing in subsidized housing are threatened with eviction; and (13) the high proportion of Hispanic renters makes Hispanics particularly susceptible to displacement. Principles that should govern housing policy are identified, and policy initiatives are suggested. Data are displayed on 38 figures. Appendices provide additional data. (BJV)

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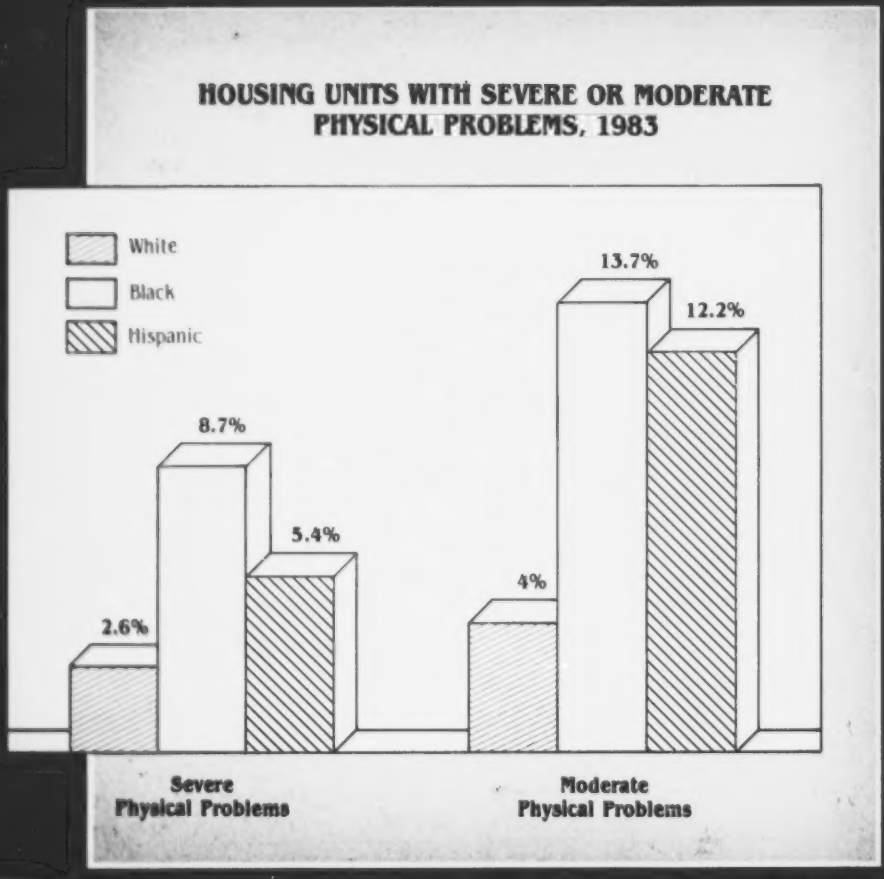

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NATIONAL COUNCIL OF LA RAZA

The National Council of La Raza exists to improve life opportunities for the more than 20 million Americans of Hispanic descent. A nonprofit, tax-exempt organization incorporated in Arizona in 1968, the Council serves as an umbrella organization for its local "affiliates" -- Hispanic community-based groups which serve 32 states, Puerto Rico, and the District of Columbia -- and for other local Hispanic organizations nationwide. In addition to its Washington, D.C. headquarters, the Council maintains field offices in Los Angeles, Phoenix, and Edinburg, Texas.

The Council has four major program focuses: applied research, policy analysis and advocacy on behalf of all Hispanic Americans, carried out through the Policy Analysis Center; capacity-building assistance to Hispanic organizations, entrepreneurs, and public officials, to strengthen their self-help and human service efforts and help them meet the needs of their communities; public information activities designed to inform Hispanic communities and the general American public about Hispanic history and culture, contributions, status and needs; and catalytic special projects, including coalition efforts and innovative projects which can often be "spun off" to become independent entities.

NATIONAL COUNCIL OF
LA RAZA

THE HISPANIC HOUSING CRISIS

Prepared by:

Cushing N. Dolbeare
Housing Consultant
and
Judith A. Canales
Housing Policy Fellow

Policy Analysis Center
Office of Research, Advocacy, and Legislation
National Council of La Raza

Raul Yzaguirre
President

Number 20 F Street, N.W.
Second Floor
Washington, D.C. 20001
(202) 628-9600

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The report was prepared under the general supervision of Charles Kamasaki, Director of the Council's Policy Analysis Center. Senior Policy Analyst Herminia Cubillos and Charles Kamasaki contributed to the sections on fair housing. Executive Vice President Emily G. McKay edited several drafts of the report, providing invaluable comments and suggestions at each stage. Alejandro Perilla, Special Assistant to the President, provided computer-related technical help. Michelle Waldron, the Center's Administrative Assistant, provided technical support. Tom Sharpe, a public information consultant at the Council, assisted with layout and graphics.

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FOREWORD

by:

Raul Yzaguirre, President
National Council of La Raza

Although "The Hispanic Housing Crisis" is the first in-depth study of housing issues published by the National Council of La Raza, we are not strangers to the issues raised in the report. The National Council and its affiliates have long viewed action to improve the substandard housing conditions facing Hispanics as a major program priority. Since 1972, the Council has provided direct, on-site technical assistance to communities and community-based organizations in the planning, financing, development, and management of housing construction and rehabilitation programs; including:

- A series of self-help rehabilitation programs in Texas financed by the Farmers Home Administration (FmHA);
- The only FmHA-financed limited-equity cooperative in the United States (Arizona);
- A self-supported and self-managed mobile home farmworker cooperative (Florida);
- A community-planned and community-controlled tenement preservation and rehabilitation program (Texas); and
- A series of Department of Housing and Urban Development (HUD) housing developments for elderly and handicapped persons (Texas, Arizona and California).

In addition, the Council has been active in housing issues from a national perspective for many years. I was the founding Chairman of the National Neighborhood Coalition, and am a member of the Board of the Enterprise Foundation, National Housing Services of America and the Center for Community Change. The Council has been represented on the Boards of the National Low Income Housing Coalition, the Rural Coalition and the Fund for an OPEN Society for over a decade. Most recently, we have been active participants in the Coalition for Low Income Community Development.

To this wealth of practical and political experience we now add this new policy report, which documents in statistical terms the reality we have intuitively known for years. Low-income persons have borne the brunt of a growing shortage of affordable rental housing which has now reached crisis proportions. Minorities and families with children have had their already limited housing choices reduced even further by housing discrimination. Demographic and economic trends are working inexorably to exacerbate the housing crisis. As this report demonstrates, Hispanics are seriously and negatively affected by these trends.

Hispanics are more likely to have low incomes and to be renters than the general population, and thus are disproportionately affected by the crisis in affordable rental housing. Hispanics face severe housing discrimination based on national origin. Hispanics are more likely than non-Hispanics to live in families with children and in multigenerational families, and are thus restricted from many otherwise affordable rental units and subsidized housing. And as more low-income housing is converted to luxury apartments and upscale condominiums, Hispanics are likely to be overrepresented among those displaced from that housing.

But there is hope. The last year has seen the release of a flurry of major task force and commission reports on housing policy. There is a growing consensus that firm, immediate policy intervention is necessary to address the low-income housing crisis. The Housing Subcommittees of the United States Senate and the House of Representatives, led by Chairmen Alan Cranston and Henry B. Gonzalez, have both indicated an intention to consider major new housing legislation early in the 101st Congress, which will convene in January 1989. And there is a new but growing awareness of the critical role that community-based organizations can and should play in addressing the housing crisis.

We have long believed that addressing the problems faced by Hispanic Americans requires both "thought and action." In publishing this report, we hope to stimulate new and creative thinking that will eventually lead to a more equitable and enlightened national housing policy. In addition, we hope that the report will serve as a catalyst for direct action to preserve and expand housing opportunities, not only at the national level, but also in communities across the country.

THE HISPANIC HOUSING CRISIS

I. SUMMARY

This report examines the housing characteristics and needs of Hispanic households in the United States, drawing on information contained in the 1980 Census and the 1983 **Annual Housing Survey** conducted by the U.S. Bureau of the Census, the most recent and detailed information available. It is intended to provide a framework for development and support of housing policies which respond to these needs.

Analysis of these data provides the following profile of Hispanic households in the United States and comparisons with other American households:

Housing quality is a major problem for more than one in six (17%) Hispanic families. In 1983, one Hispanic household in 20 (5%) occupied housing classified by the U.S Department of Housing and Urban Development (HUD) as having "severe" physical problems and another one in eight (12%) lived in housing with "moderate" physical problems.

Among Hispanic subgroups, Puerto Ricans appeared to have the greatest incidence of housing problems in 1980. However, because of their greater numbers, more Mexican Americans lived in substandard housing.

Housing affordability is an even more critical problem. One Hispanic household in ten (10%) paid more than 70% of its income for housing in 1983; nearly two in five (37%) paid more than 30%. The lower a household's income, the worse the problem of affordability becomes.

Hispanics are less likely than other Americans to be homeowners; Only 43% of Hispanic households were homeowners in 1983, compared to 65% of the general population. The median Hispanic homeowner household income in 1983 was $22,100, almost twice that of renters at $11,100. While only 35% of all U.S. households lived in rental housing in 1983, 57% of Hispanic households were renters.

Hispanic households have lower incomes than White households, but these lower incomes are not reflected in lower housing costs. The median income of Hispanic households was $15,115 in 1983, higher than the $12,064 median of Blacks, but far lower than the $20,004 median for all households, which reflects the substantially higher incomes of Whites. More than 25% of Hispanic households had incomes below the poverty level, compared with more than 33% of all Black households and about 12% of White households. However, median monthly housing costs, including utilities, were $316 for Hispanics, slightly more than the median for all households ($315) and substantially more than the median for Blacks ($273).

Hispanic households tend to be younger than the population as a whole. Elderly (over 65) households accounted for 10% of all Hispanic households, compared to 17% of Black households and 22% of White households. On the other hand, 35% of Hispanic households were under 35, compared to 32% of Black households and 28% of White households.

Hispanic households are larger than those of the overall population. In 1983, the proportion of Black and Hispanic families with one child was the same, 21%, compared with 16% of Whites. However, 19% of Hispanics had two children, compared with 15% of Blacks and 14% of Whites; another 19% of Hispanics had three or more children, compared to 14% of Blacks and only 7% of Whites.

Although Hispanic households tend to be larger than others, their housing units are smaller. Because of this disparity, overcrowding is prevalent among Hispanic households: In 1983, 16% of Hispanic-occupied units had more than than one person per room, compared to just 4% for the population as a whole. Only 34% of Hispanic households had more than two rooms per person, compared with 62% of all households.

A low percentage of Hispanic households receive housing assistance. A total of 8% of Hispanic households received housing assistance in 1983; 5% live in public housing, while 3% received some other kind of housing subsidy.

While there are few studies on the subject, the available data indicate that housing discrimination against Hispanics is pervasive. A 1979 study in Dallas found that the chance of a dark-skinned Mexican American experiencing at least one instance of discrimination in a typical housing search was 96%, and the probability of a light-skinned Mexican American experiencing similar discrimination was about 65%. Studies in Denver, Boston, Phoenix, Houston, Washington, D.C., and San Jose, California, have identified serious -- although less severe -- levels of housing discrimination against Hispanics. Although federal law prohibits housing discrimination, it is not effective in preventing discrimination against Hispanics because of weak enforcement mechanisms, the lack of provisions prohibiting discrimination against families with children, and inadequate outreach and public education.

Without immediate policy intervention, housing conditions for Hispanic Americans will soon reach crisis proportions. Both recently published sources and previously unavailable research documents the convergence of a series of economic, demographic and public policy trends which threaten hundreds of thousands of Hispanic families with the loss of affordable housing.

Between 24,000 and 48,000 Hispanic families currently residing in subsidized housing are threatened with eviction due to the "prepayment and conversion" of subsidized housing, the expiration of existing subsidy contracts, and the physical and financial deterioration of the subsidized housing stock.

The high proportion of Hispanic renters makes Hispanics particularly susceptible to displacement through publicly-subsidized development, gentrification and the conversion of private low-income housing to condominiums or higher-income occupancy. Recent changes in the tax law which eliminated most tax shelters for investments in rental housing are likely to accelerate the displacement of low-income renters through the conversion process; at least 489,000 low-income Hispanic households are directly threatened with displacement through conversions.

The National Council of La Raza believes that three primary principles should govern housing policy.

1. In order to address the housing needs of Hispanics, a comprehensive approach must be taken, to increase the supply of housing, ensure that such housing is affordable and reduce housing discrimination.

2. Major new housing policy initiatives should promote and expand the role of community-based organizations, which provide a unique but underused mechanism for addressing the housing needs of low-income persons.

3. Some combination of both increases in direct appropriations and more equitable distribution of tax expenditures are needed to address the housing needs of the nation and the Hispanic community. The resources needed to implement major new housing policy initiatives, while substantial, are clearly within the nation's capacity. All federal spending for low-income housing payments plus public housing operating subsidies from the beginning of the program in the 1930s through 1987 totaled $97 billion. This was $5 billion less than housing-related tax expenditures in 1986 and 1987 alone. These tax expenditures are highly regressive; in 1981, more than 75% of the tax-related housing subsidies went to persons in the top 26% of the income distribution.

Consistent with these broad principles, the National Council of La Raza recommends a series of specific policy initiatives, that would:

- Increase current levels of subsidized housing units;
- Expand and revise housing allowances to make the existing housing stock more affordable;
- Test program models for assisting low-income families to become homeowners;
- Promote and expand the role of community-based organizations in the construction, renovation, purchase, and management of low-income housing programs;
- Improve outreach to, and enhance the participation of Hispanics in housing assistance programs;
- Prevent the displacement of low-income families resulting from the conversion of private rental housing to condominiums or upscale apartments; and
- Strengthen fair housing laws, and improve Hispanic access to the fair housing enforcement process.

II. INTRODUCTION

A. Purpose of the Report

Decent housing is a dream for all Americans and a reality for most -- but not for all. Millions of Americans remain ill-housed or, if they have decent housing, must forego other necessities to pay for it. The plight of the homeless is the most visible example. A critical aspect of the problem is the lack of affordable housing for one-income families, low-income families and first-time homebuyers.

Congressional leaders recognize the housing crisis that is occurring in this country and have turned to public and private housing experts to develop recommendations towards a new housing agenda. Several commissions and study groups have been assigned the task of examining America's housing policy. Among the most notable is the National Housing Task Force headed by James W. Rouse, Chairman of the Enterprise Foundation, an organization that works with neighborhood groups throughout the country to provide low-income housing, and David O. Maxwell, Chairman of the Federal National Mortgage Association (Fannie Mae). This task force has completed a study, entitled "A Decent Place to Live," which proposes a 10-point program to eliminate the disparities in housing opportunities and to ensure by the 21st century the availability of fit, livable and affordable housing.[1]

While these study groups address the housing requirements of the general population, the National Council of La Raza recognizes the necessity to review the housing situation of Hispanics in the U.S. Certainly, Hispanics face many of the same housing problems as the general populace; however, they also face special problems, and an examination of their housing condition suggests a need for focused and specific housing programs. This report is intended to provide a framework for the development and support of housing policies which respond to those housing needs.

B. Scope of the Report

The principal sources of information for this report are the 1980 Census and the 1983 **Annual Housing Survey** conducted by the U.S. Bureau of the Census. For the purposes of this report, these data are the most current and detailed information available, and unless otherwise noted, data cited in the text are derived from the **Annual Housing Survey**.

A report based on national Census data must necessarily be an overview, which does not reflect the major variations in housing needs and conditions from one area to another. It is useful for defining the scope of the problem and for developing national policies and approaches. The information must be refined and applied to fit each local situation. While the focus of this report is on Hispanic housing conditions, key indicators are compared with Blacks, Whites and the entire population. More recent information and Hispanic subgroup data are provided where available.

III. SUMMARY OF THE HISPANIC HOUSING STATUS

A. The Hispanic Household Profile

National data show that most Hispanic households in the United States are renters, living in housing that is more than 25 years old, in single family structures or low-rise apartments located in urban areas.

The 1983 **Annual Housing Survey** reported 4,626,000 Hispanic households in the United States. Some 2.6 million, or 57%, of these households were renters; 2.0 million, or 43%, were owners.

Census data for 1980 showed that 60% of Hispanics self-identified as Mexican Americans, 14% as Puerto Ricans, 6% as Cuban Americans, 8% as Central and South Americans, and 12% as other Hispanics. Respondents in the **Housing Survey** were less likely to specify their nationality. Almost three-fifths (56%) of Hispanic households self-identified Mexican American, 15% as Puerto Rican, 7% as Cuban, and the remaining 23% were of other subgroups or did not provide this information.

Almost four-fifths (79%) of Hispanic households lived in housing built before 1970. Just over half (51%) lived in single-family structures and 90% lived in buildings of three stories or less. Only 3% lived in mobile homes.

More than three-quarters (78%) of Hispanic households lived in metropolitan areas and 83% lived in areas classified as "urban" by the Census Bureau. * By region, 41% of all Hispanic households lived in the West, 32% in the South, 19% in the Northeast, and 8% in the Midwest. Hispanic households accounted for 11% of all households in the West, 5% in the South, 5% in the Northeast, and 2% in the Midwest. **

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* An urban area is a place with a population of 2,500 or more.

** The West includes Alaska, Arizona, California, Colorado, Hawaii, Idaho, Montana, Nevada, New Mexico, Oregon, Utah, Washington, and Wyoming.

The South includes Alabama, Arkansas, Delaware, District of Columbia, Florida, Georgia, Kentucky, Louisiana, Maryland, Mississippi, North Carolina, Oklahoma, South Carolina, Tennessee, Texas, Virginia, and West Virginia.

The East includes Connecticut, Maine, Massachusetts, New Jersey, New Hampshire, New York, Pennsylvania, Rhode Island, and Vermont.

The Midwest includes Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Missouri, Nebraska, North Dakota, Ohio, South Dakota and Wisconsin.

B. Quality

Housing quality is a major problem for Hispanics. In 1983, one Hispanic household in 20 (5%) occupied housing classified by HUD as having "severe" physical problems and another one in eight (13%) lived in housing with "moderate" physical problems. The most severe problems were plumbing, upkeep, and heating. Inadequate heating was the major "moderate" problem, affecting more than 60% of all such units, while almost one-third of the units had upkeep or maintenance problems.

More specifically, more than one Hispanic housing unit in six (18%) showed signs of rodent infestation, almost one in eight (12%) had open cracks or holes in interior walls or ceilings, one in ten (10%) had broken plaster or peeling paint or rooms without electricity, and almost one in ten (9%) showed evidence of roof leaks. While only 2% of Hispanic-occupied units lacked some or all basic plumbing facilities, 8% had been without water for six hours or more during the previous three months, 7% had had toilet breakdowns; and 5% had had some kind of heating failure (See Figure 1).

FIGURE 1
HOUSING QUALITY, 1983
(HOUSEHOLDS IN THOUSANDS)

Type of Problem	Number (Thousands)	% of All Hispanic Households	% with Problem
Severe Physical Problems			
Plumbing	92	2.0	36.7
Heating	74	1.6	29.5
Upkeep	90	1.9	35.9
Hallways	0	0.0	0.0
Electric	23	0.5	9.2
Total with Severe Problems	251	5.4	
Moderate Physical Problems			
Plumbing	23	0.5	4.1
Heating	357	7.7	63.3
Upkeep	177	3.8	31.4
Hallways	9	0.2	1.6
Kitchen	36	0.8	6.4
Total with Moderate Problems	564	12.2	

Totals add to more than 100% because some units have more than one problem.

Source: HUD Tabulations of 1983 **Annual Housing Survey** Data.

The perceived housing quality of Hispanic-occupied units appears to be somewhat higher than the actual conditions. One of every five (20%) Hispanic households thought their housing was "fair," and an additional one in 20 (5%) classified it as "poor" (See Figure 2).

FIGURE 2
PERCEIVED HOUSING QUALITY, 1983

Hispanic Occupant's Overall Opinion of Structure

	Number	Percent
Excellent	1,097	23.7
Good	2,139	46.2
Fair	984	21.3
Poor	219	4.7
Not reported	187	4.0
Total	4,626	99.9

Source: HUD Tabulations of 1983 Annual Housing Survey Data.

C. Income and Housing Costs

Housing affordability is an even more critical problem for Hispanics than housing quality. The lower a household's income, the worse the problem of affordability becomes -- that is, the higher the proportion of income that must be spent on housing. Very low-income households typically spend well over half their incomes for shelter, including utilities.

The median income of all Hispanic households in 1983 was $15,115. The median owner income, $22,100, was almost double the median renter income of $11,100. Some 28% of all Hispanic households had incomes below the poverty level and the income of one household in ten was less than half the poverty level. The term "poor" as used in the Survey refers to a household below the poverty line; the term "low income" refers to a household with an income below the very-low-income limit established by HUD, which is generally set at 50% of the median income for the area, adjusted for household size (See Figure 3).

FIGURE 3
HISPANIC INCOME AS PERCENT OF POVERTY LEVEL, 1983

Percent of Poverty Level	Percent
Less than 50%	10.3
50 to 99%	17.9
100 to 149%	16.2
150 to 199%	13.1
200% or more	42.6
Total	100.1

Source: HUD Tabulations of 1983 Annual Housing Survey Data.

Despite these low-income levels, only about 8% of Hispanic households lived in public housing or received some form of government rent subsidy as of 1983; almost 5% lived in public housing, while 3% received some other kind of housing subsidy.

The inadequate scale of federal housing subsidy programs is reflected in the cost of housing occupied by Hispanics. In 1983, one Hispanic household in ten (10%) paid more than 70% of their income for housing. Nearly two in five (37%) paid more than 30% of their income for housing (See Figure 4).

FIGURE 4
MONTHLY HISPANIC HOUSING COST AS PERCENT OF INCOME, 1983

Monthly Housing Cost	Percent
Less than 5%	2.3
5 to 9%	7.4
10 to 14%	11.6
15 to 19%	12.0
20 to 24%	11.8
25 to 29%	8.2
Subtotal, less than 30%	53.3
30 to 34%	6.6
35 to 39%	5.9
40 to 49%	7.2
Subtotal, 30-50%	19.7
50 to 59%	4.5
60 to 69%	3.4
70% or more	9.6
Subtotal, 50% or more	17.5
Zero or negative income	1.7
No cash rent	2.9
Subtotal	4.6
Not reported	3.4
Total	98.5

Source: HUD Tabulations of 1983 Annual Housing Survey Data.

In 1982, the President's Commission on Housing found that renter households with incomes below 50% of the median need financial assistance to obtain decent housing at affordable rents, and estimated that there were 7.5 million such households without assistance.[2] Presently, approximately 100,000 subsidized units, mostly in the form of vouchers or Section 8 Existing certificates, are added each year. The vouchers and Section 8 Existing certificates refer to a federal housing subsidy program which provides assistance to finance the difference between 30% of the tenant income and the market rent price. At the current rate of growth, even if all these additional HUD subsidized units went only to Hispanics, it would take 11 years to provide help to all Hispanic households paying more than 40% of their incomes for shelter. If Hispanics received 20% of the new subsidized units -- an unprecedented level -- it would take 50 years to meet the current need (As of 1983, Hispanics received 8% of the subsidized units.)

The need for housing, however, does not remain constant. An analysis of changes in the rental housing stock and income of renter households in constant dollars between 1970 and 1983 indicates that an additional 350,000 units annually for households with incomes under $10,000 would have been needed just to keep the problem from getting worse than it was in 1970.

D. Household Size, Composition, and Children

As of 1983, one-fourth (25%) of all Hispanic households had five persons or more; only 15% consisted of single persons. There were roughly equal numbers of two-person (21%), three-person (20%) and four-person (20%) households.

Despite major changes in American household composition during the last several decades, Hispanic households still largely conform to the prototypical American family: father, mother, and one or more children. The median household size in 1983 was 3.2 persons. The vast majority of Hispanic households consisted of two or more persons. Of these, 72% were married-couple families with no nonrelatives present. Almost 60% of all Hispanic households of two or more persons had at least one child under 18. The proportion was significantly higher, 70%, for married couples. Over half (55%) of the households with children had at least one child under six (See Figure 5).

Not only did more than half of all Hispanic households contain children under the age of 18, but there was almost no difference between owners and renters in this regard. The age of the children, however, was highly correlated with homeownership. More than 70% of households whose children were all under six were renters; conversely, a majority whose children were all over six were owners (See Figure 6). This seems to be the result of increased incomes as families mature. Families with three or more children were somewhat more likely than those with one or two children to have incomes below $15,000, and somewhat less likely to have incomes above $35,000 (See Figure 7).

Almost half of all Hispanic homeowners and nearly 75% of renters were under the age of 45 in 1983. In all, more than 60% of all Hispanic householders fell into the under-45 age group. About 25% were between 45 and 64 and 10% were age 65 or over.

Crowding -- defined as more than one person per room -- was a problem for one Hispanic household in six. Six percent of all Hispanic households had more than 1.5 persons per room, and another 11% had 1.01 to 1.50 persons per room. Only one-third of all Hispanic households had two or more rooms per person, the norm for U.S. households (See Figure 8).

FIGURE 5
HOUSEHOLD SIZE, COMPOSITION AND PRESENCE OF CHILDREN
1983 (HOUSEHOLDS IN THOUSANDS)

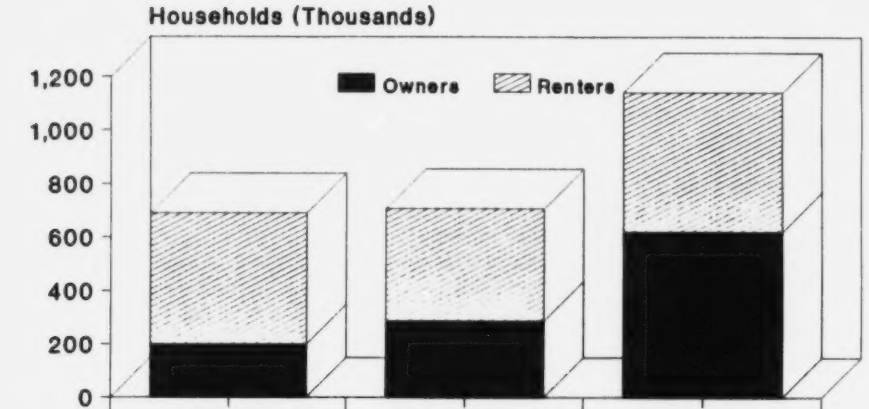
Household Size	Number	Percent
1 person	651	14.1
2 persons	974	21.1
3 persons	920	19.9
4 persons	936	20.2
5 persons	549	11.9
6 persons	315	6.8
7 persons or more	267	5.8
Total Households	4,626	99.8
Median Number of Persons Per Household	3.2	
Household Composition		
2 or more person households	3,986	86.1
Married couple families, no nonrelatives	2,842	61.4
Other male householder	325	7.0
Other female householder	819	17.7
1 person households	651	14.1
Male householder	333	7.2
Female householder	318	6.9
Total Households	4,637	100.2
Presence of Children		
Total households with children	2,733	59.1
With own children under 18 years	2,561	55.4
Under 6 years only	685	14.8
6 To 17 years only	1,156	25.0
In both age groups	720	15.6

Totals may not add up due to rounding of figures.

Source: HUD Tabulations of 1983 Annual Housing Survey Data.

FIGURE 6

HISPANIC HOUSEHOLDS, 1983
BY TENURE AND AGE OF CHILDREN

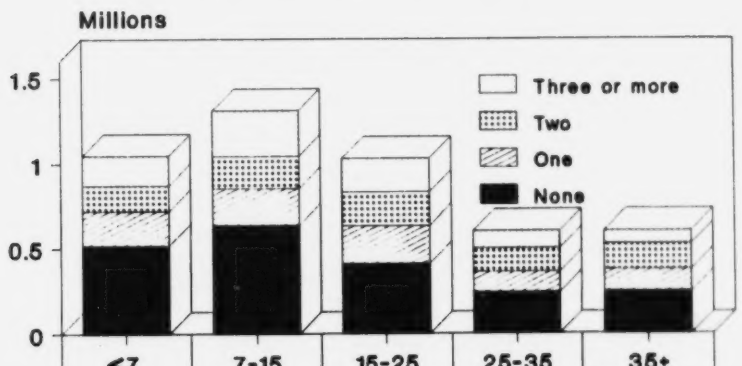


	Under 6	Both	6 to 17
Total	688	707	1,141
Renters	488	420	521
Owners	200	287	620

Age of Children

FIGURE 7

HISPANIC HOUSEHOLDS, 1983
BY INCOME AND NUMBER OF CHILDREN



	<7	7-15	15-25	25-35	35+
Total	1.048	1.311	1.028	0.602	0.603
Three or more	0.176	0.269	0.199	0.101	0.077
Two	0.153	0.191	0.195	0.139	0.149
One	0.201	0.213	0.224	0.12	0.129
None	0.518	0.638	0.41	0.242	0.248

Income in Thousands of Dollars

FIGURE 8
PERSONS PER ROOM, 1983
(HOUSEHOLDS IN THOUSANDS)

Persons Per Room	Number	Percent
0.50 or fewer	1,550	33.5
0.51 to 1.00	2,325	50.3
1.01 to 1.50	498	10.8
1.51 or more	253	5.5

Source: HUD Tabulations of 1983 Annual Housing Survey Data.

E. Elderly households

While currently a small proportion of the total Hispanic population are elderly, this segment of the Hispanic population is growing rapidly. In fact, Hispanics are the fastest growing group within the 65-and-over population. In 1983, one-tenth of all Hispanic householders were elderly (age 65 or over), and 3% contained two or more elderly persons. Thus, one Hispanic household in eight had at least one elderly member (See Figure 9).

FIGURE 9
AGE OF HISPANIC HOUSEHOLDS AND HOUSEHOLDS WITH PERSONS AGE 65 AND OVER, 1983
(HOUSEHOLDS IN THOUSANDS)

Age of Householder, 1983	Number	Percent
Under 25 years	450	9.7
25-29	671	14.5
30-34	734	15.9
35-44	1,012	21.9
45-54	753	16.3
55-64	553	12.0
65-74	319	6.9
75 and over	134	2.9
Total	4,626	100.1
Median age	40	

Households with Persons 65 Years and Over, 1983		
None	4,045	87.4
1 person	440	9.5
2 persons or more	141	3.0

Source: HUD Tabulations of 1983 Annual Housing Survey Data.

F. Mobility

The United States is a mobile society, and Hispanics share in this mobility. In 1983, just over half of all Hispanic households had moved into their present units in the preceding four years. One in five had moved during the year prior to the 1983 Housing Survey. Yet only one Hispanic household in 100 lived in new housing, which is defined as housing less than a year old.

The most frequently reported reason for moving was the need for larger quarters, followed by the desire to establish own household, wanting lower rent or a less expensive house, job change, and wanting a better house (See Figure 10).

G. Rental Housing and Homeownership

As already noted, 57% of Hispanic households were renters in 1983, and 43% were homeowners. Because a down payment and a relatively steady source of income are required to get a mortgage and purchase a home, homeownership in the U.S. is closely related to income. Low-income renters generally do not have the financial capability to purchase, while low-income owners tend to be elderly people, who purchased and paid off their mortgages when their earnings were higher. Thus, it is not surprising that in 1983, the median income of Hispanic owners, $22,100, was almost twice that of renters, $11,100 (See Figure 11).

Only about 25% of Hispanic households with incomes under $10,000 per year were homeowners in 1983. Homeownership climbed above the 50% level for households with incomes between $20,000 and $25,000 annually and rose steeply above that. Even so, 45% of all Hispanic owners had incomes below $20,000, as did 79% of renters.

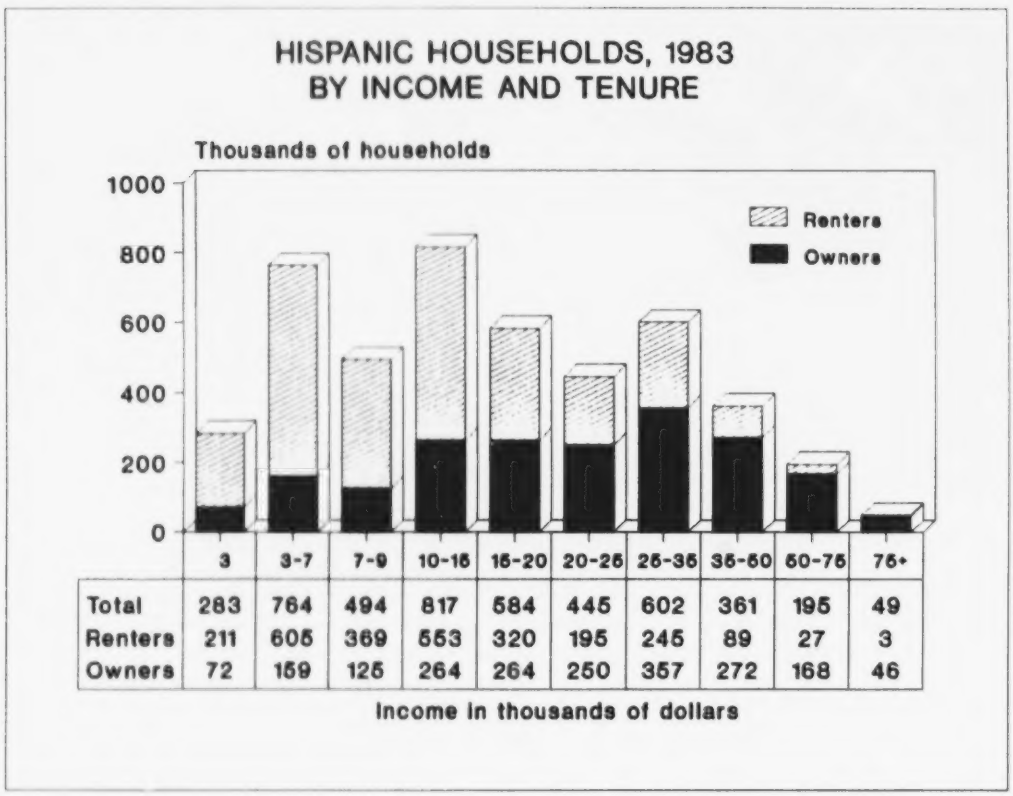
FIGURE 10
MOVERS AND REASONS FOR MOVING, 1983
(HOUSEHOLDS IN THOUSANDS)

	Number	% of All Hispanic Households	% of Movers
Units Where Hispanic Householder Moved During Past Year	983	21.2	100.0
Reasons for Leaving Previous Unit			
Needed larger unit	104	2.0	10.6
To establish own household	97	2.1	9.9
Wanted lower rent or less expensive house	82	1.8	8.3
New job or job transfer	73	1.6	7.4
Wanted better house	58	1.3	5.9
Change from renter to owner	40	0.9	4.1
Private displacement	33	0.7	3.4
Widowed, divorced or separated	31	0.7	3.2
Other family reasons	26	0.6	2.6
Change from owner to renter	23	0.5	2.3
Married	21	0.5	2.1
Owner to move into unit	14	0.3	1.4
Disaster loss	3	0.1	0.3
Government displacement	2	0.0	0.2
To be converted to condo or co'op	0	0.0	0.0
Closed for repair	0	0.0	0.0
Other reasons	92	2.0	9.4
Not reported/Unknown	284	6.6	31.2

Responses that were not enumerated were included in the Not reported/Unknown category

Source: HUD Tabulations of 1983 Annual Housing Survey Data.

Figure 11



	3	3-7	7-9	10-15	15-20	20-25	25-35	35-50	50-75	75+
Total	283	764	494	817	584	445	602	361	195	49
Renters	211	605	369	553	320	195	245	89	27	3
Owners	72	159	125	264	264	250	357	272	168	46

IV. CHANGES IN THE HOUSING INVENTORY, 1973-80

Analyses of changes in the overall housing inventory between 1973 and 1980 indicate a reduction in the rate of improvement of housing quality and greatly intensifying problems of housing affordability. The Low-Income Housing Information Service has estimated that during the 1970s half a million low-rent units disappeared each year.

Data from the 1980 Housing Census, which compare the changes in the housing inventory for 1973 and 1980, reflect considerable movement in the Hispanic-occupied housing units (See Figure 12).

FIGURE 12
CHANGES IN THE INVENTORY OF HISPANIC-OCCUPIED UNITS, 1973-1980
(NUMBERS IN THOUSANDS)

	Owners	Renters	Total
1973 Occupied Units	1,217	1,524	2,743
Units Added by:			
New construction	278	179	457
Other sources	48	107	155
Units Changed by:			
Conversion	12	44	56
Merger	19	12	31
Total Additional Units	357	342	699
Units Lost by:			
Demolition or disaster	22	69	92
Other means	25	81	106
Units Changed by:			
Conversion	8	10	18
Merger	11	23	34
Total Units Lost	66	183	250
Units Occupied in 1973 and 1980	1,347	1,980	3,328
Total Hispanic-Occupied Units, 1980	1,704	2,322	4,027

Numbers may not add to totals because of rounding.

Source: 1980 Census of Housing, Volume 4, Components of Inventory Change (HC80-4), Tables A-21 through A-24.

From these data, it is clear that the total number of units occupied by Hispanics increased significantly between 1973 and 1980, due to population growth. Almost twice as many Hispanic households moved into units between 1973 and 1980 as lost their units because of disasters, demolitions, or other reasons. It is also clear that the major source of housing for Hispanic households during this period was the existing stock of housing previously occupied by non-Hispanic households.

Not surprisingly, the units added by new construction were typically more expensive and tended to be occupied by higher income households than those added by other means, while those lost were low in rent or value, and occupied by low-income households (See Figures 13 and 14).

FIGURE 13
MEDIAN INCOMES OF HISPANIC HOUSEHOLDS OCCUPYING UNITS ADDED TO AND LOST FROM THE INVENTORY, 1973-80
(NUMBERS IN THOUSANDS)

	Income (Dollars)	
	Owners	Renters
Units Added by:		
New construction	$21,500	$12,300
Other sources	11,300	10,400
Units Changed by:		
Conversion	11,000	5,700
Merger	16,000	5,500
Units Lost by:		
Demolition or disaster	4,100	5,900
Other means	8,500	4,000
Units Changed by:		
Conversion	2,400	6,500
Merger	5,000	6,400
Units Occupied in Both 1973 and 1980	17,800	9,300

Source: 1980 Census of Housing, Volume 4, Components of Inventory Change (HC80-4), Tables A-21 through A-24.

FIGURE 14
1973 OCCUPANCY OF UNITS OCCUPIED BY HISPANICS IN 1980
(UNITS IN THOUSANDS)

1973 Status and Gross Rent	1973 Renter-Occupied Units Number	Percent	1980 Renters Number	Percent	Percent of 1973 Units
Hispanic Renters					
Less than $100	591	44.2	327	51.1	55.3
$100 to $199	530	39.6	237	37.0	44.7
$200 to $299	143	10.7	51	8.0	35.7
$300 or more	18	1.3	4	0.6	22.2
No cash rent	54	4.0	20	3.1	37.0
Total of Hispanic Renters	1,336	99.8	639	99.8	47.8
Non-Hispanic Renters					
Less than $100	5,195	25.3	234	26.6	4.5
$100 to $199	10,853	52.9	541	61.5	5.0
$200 to $299	2,655	12.9	75	8.5	2.8
$300 or more	531	2.6	7	0.8	1.3
No cash rent	1,278	6.2	22	2.5	1.7
Total of Non-Hispanic Renters	20,512	99.9	879	99.9	4.3
Owner-Occupants	48,876	--	429	--	0.9

Totals may not add up to 100% due to rounding of figures

Source: 1980 Census of Housing, Volume 4, Components of Inventory Change, (HC80-4), Table SA-5C.

The lower the rent of a Hispanic-occupied housing unit in 1973, the more likely it was still to be Hispanic-occupied in 1980. More than half the very-low-rent units occupied by Hispanics in 1973 were still occupied by Hispanic renters in 1980, as were almost half the low-rent units. On the other hand, only one-fifth of the high-rent units occupied by Hispanics in 1973 still had Hispanic tenants in 1980.

As with renters, there was much more stability among Hispanic-occupied owners at the lower end of the value scale: 70% of the units valued below $10,000 in 1973 were still owned by Hispanics in 1980; however, only 36% of those valued above $40,000 were still Hispanic-owned. In 1973, just over half of all Hispanic owner-occupied units were valued at less than $20,000 (See Figure 15).

FIGURE 15
PERCENT OF 1973 HISPANIC-OWNED HOUSING
UNITS OCCUPIED BY SAME OWNER IN 1980
(NUMBERS IN THOUSANDS)

1973 Value of Hispanic-Owned Units	Percent Still Hispanic-Owned in 1980
Less than $10,000	70.0
$10,000 to $19,999	69.3
$20,000 to $39,999	55.0
$40,000 to $59,999	22.2
$60,000 and over	42.1

Source: 1980 Census of Housing, Volume 4, Components of Inventory Change, (HC80-4), Table SA-5C.

The 1973-80 trends are somewhat reassuring, indicating less displacement of low-income Hispanic homeowners than might have been anticipated. Involuntary displacement, whether by government or private owners, appears to have affected only a small proportion of Hispanic movers in 1983. Only 3% of those who moved gave displacement as their reason for moving, and almost all of this was private displacement.

Although government displacement accounted for a small percentage of Hispanic movers in the 1983 Survey, previous data on cities receiving Community Development Block Grant (CDBG) funds indicated otherwise. According to the article, "Displacement Hispanic Style" published in Urban Concerns in February/March, 1980, 70% of the people in Phoenix, Arizona who were displaced as a result of CDBG programs were Hispanic, while Hispanics accounted for only 20% of the total population. In Albuquerque, New Mexico, the population was 33% Hispanic; yet 87% of those displaced were Hispanic.[3]

New and persuasive evidence concerning private displacement indicate Hispanic renters will face severe and growing displacement problems in the near future due to sales and conversions of existing affordable housing. A major reason for the increase is that the special tax advantages which were a prime incentive to owners to build or purchase rental units have expired, thus eliminating the primary source of owner profit. A 1987 study for the Neighborhood Reinvestment Corporation shows that the stock of housing "at risk" is now approximately 8.9 million low-rent units. This is the portion of the national inventory which has already been shrinking -- down from almost 11 million units in 1977. If this trend continues, by 1993, the stock will be reduced 18% to 7.5 million units and by 2003, an additional 600,000 units.[4]

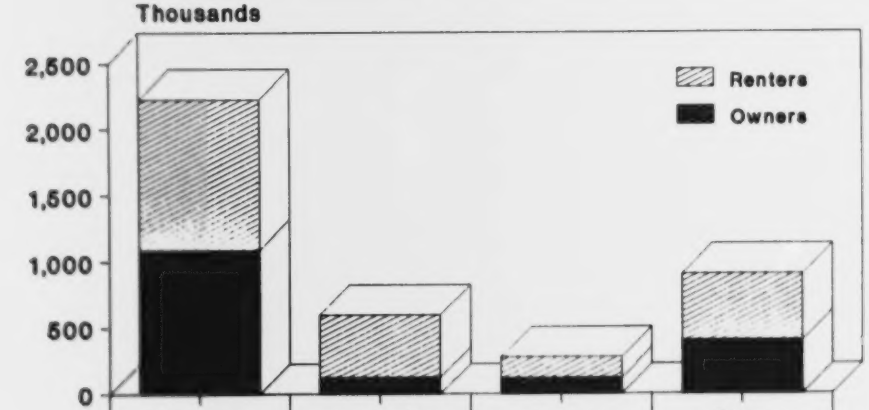
V. COMPARATIVE DATA ON HISPANIC HOUSING STATUS

A. Hispanic Subgroup Comparisons

Data from the 1980 Census clearly indicated significant differences in housing status among the major Hispanic subgroups. Subgroup information on housing status were incomplete; three-fifths (60%) of Hispanic households were Mexican-American, 15% Puerto Rican, 7% Cuban, and the remaining 23% were either of other nationalities or did not provide this information to the Census (See Figure 16).

FIGURE 16

HISPANIC HOUSEHOLDS, 1980
BY NATIONALITY AND TENURE



	Mexican	Puerto Rican	Cuban	Other
Total	2,226.799	598.655	279.375	903.067
Renters	1,137.88	474.824	156.638	499.634
Owners	1,088.919	123.831	122.737	403.433

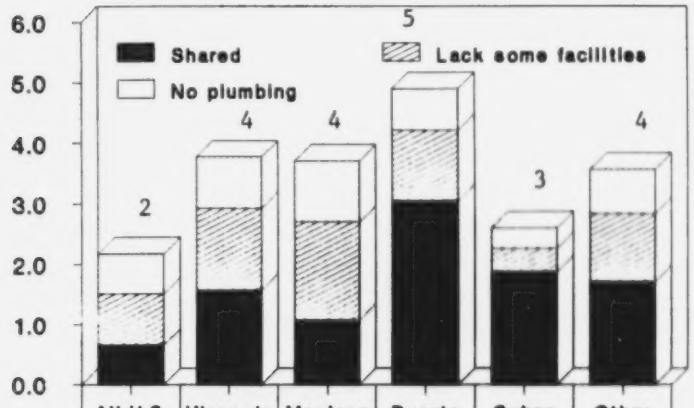
"Other" includes households with no nationality given

Of the three major subgroups, Puerto Ricans appeared to have the greatest incidence of housing problems in 1980, although because of their greater numbers, more Mexican Americans lived in substandard housing.

Five percent of Puerto Rican households did not have complete plumbing facilities in 1980. They either shared plumbing facilities with another household, lacked one or more facilities or lacked indoor plumbing entirely. The Census defines "complete plumbing for exclusive use" as "hot and cold piped water, a flush toilet, and a bathtub or shower inside the housing unit for the exclusive use of the occupants of the unit." Of the other subgroups, 4% of the Mexican-American households and 3% of the Cuban households lacked complete facilities (See Figure 17).

FIGURE 17

HOUSEHOLDS LACKING COMPLETE PLUMBING FOR EXCLUSIVE USE, 1980



	All U.S.	Hispanic	Mexican	Puerto Rican	Cuban	Other
No plumbing	0.7%	0.9%	1.0%	0.7%	0.3%	0.7%
Lack some facilities	0.9%	1.4%	1.6%	1.2%	0.4%	1.1%
Shared	0.7%	1.6%	1.1%	3.0%	1.9%	1.7%

Puerto Ricans and Cubans were more likely to share facilities with another household than to lack them. Of the 29,000 Puerto Rican households with inadequate plumbing, 18,000 (62%) shared with another household, 7,000 (24%) lacked some but not all plumbing, and only 4,000 (14%) had no plumbing at all. Of the 7,000 Cuban households who lacked adequate plumbing, 5,000 (71%) shared with another household, 1,000 (14%) lacked some but not all plumbing, and 1,000 (14%) had none at all.

Mexicans-American households were more likely to lack some plumbing facilities or have no indoor plumbing at all than to share with another household. Only 24,000 (29%) of the 83,000 Mexican-American households lacking complete plumbing shared with another household; 23,000 (28%) had no plumbing facilities at all, while 36,000 (43%) had some, but not all facilities (See Figure 17). Mexican Americans were more likely than Puerto Rican or Cuban families to live in non-metropolitan areas where incomplete plumbing facilities are more common.

Regarding housing affordability, Puerto Ricans still are relatively disadvantaged in comparison to the other subgroups. Median rents paid by Puerto Ricans were 34% of their median income in 1980, compared with 28% for Cubans and

25% for Mexican Americans (see Figure 18). The median household income of Puerto Rican renters in 1980 was $8,046, significantly lower than the Cuban median of $11,084 and the Mexican-American median of $10,690.

In 1980, the median gross rent paid by Cubans was $255 monthly, higher than the $227 paid by Puerto Ricans and the $221 paid by Mexican Americans. Cuban renters also had the highest median incomes. Between 1980 and June 1987, the shelter cost component of the Consumer Price Index increased by 49%; therefore, these median figures must be substantially higher today.

The median homeowner household income was significantly higher than the renter homeowner income in all subgroups. Cubans, with an owner median income of $22,769, were highest, followed by Puerto Ricans at $20,178, and Mexican Americans at $17,997 (See Figure 19).

Puerto Rican owners, with or without mortgages, had the highest housing costs among owners. The median owner costs, which include the mortgage payment, real estate taxes, fire and hazard insurance, utilities, and fuels, were $396 per month for Puerto Rican households with mortgages, compared to $385 for Cubans and $298 for Mexican Americans. Median monthly costs for owners without mortgages were $144 for Puerto Ricans, $124 for Cubans and $88 for Mexican Americans.

Mexican Americans had the largest household size at 3.74 persons per unit; Puerto Ricans ranked second with 3.27; while Cubans had 2.96. Similarly, the incidence of overcrowding was highest for Mexican Americans. Over one-quarter (26%) of Mexican-American households had more than one person per room in their dwellings, the traditional criterion for overcrowding, and one in ten (10%) had more than 1.5 persons per room. Roughly one Puerto Rican or Cuban household in six (16%) had more than one person per room, but 7% of Cuban households, compared with 5% of Puerto Rican households, had more than 1.5 persons per room (See Appendix).

FIGURE 18

MEDIAN GROSS RENT AS PERCENT OF MEDIAN INCOME, BY NATIONAL ORIGIN OF HOUSEHOLDER, 1980

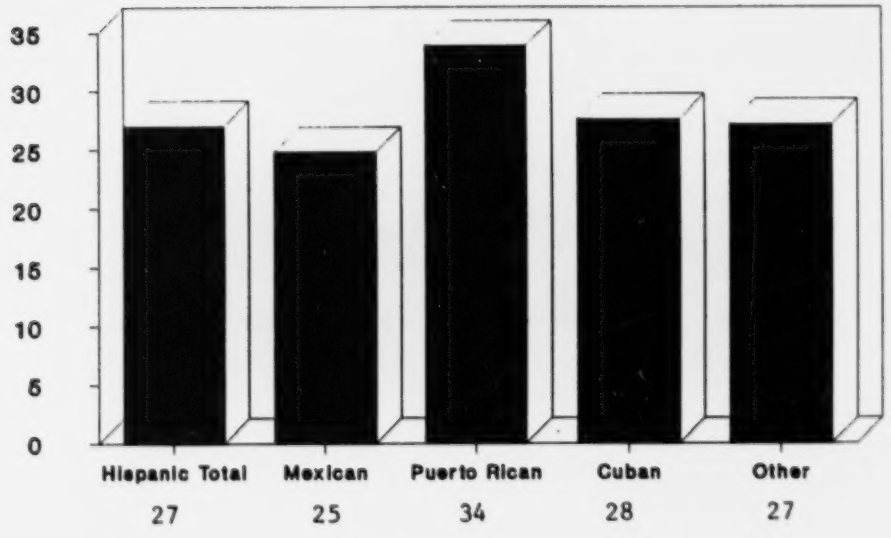
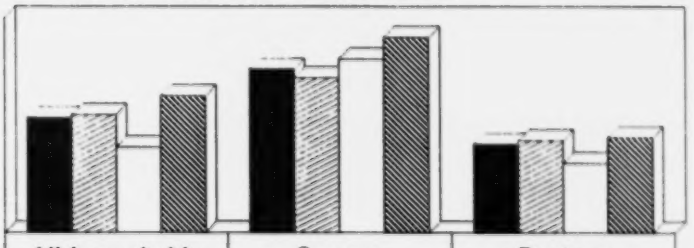


FIGURE 19

HOUSEHOLD INCOME IN 1979 BY NATIONAL ORIGIN OF HOUSEHOLDER

Median Annual Income ($ Thousands)



	All households	Owners	Renters
All Hispanics	13	19	10
Mexicans	14	18	11
Puerto Ricans	10	20	8
Cubans	16	23	11

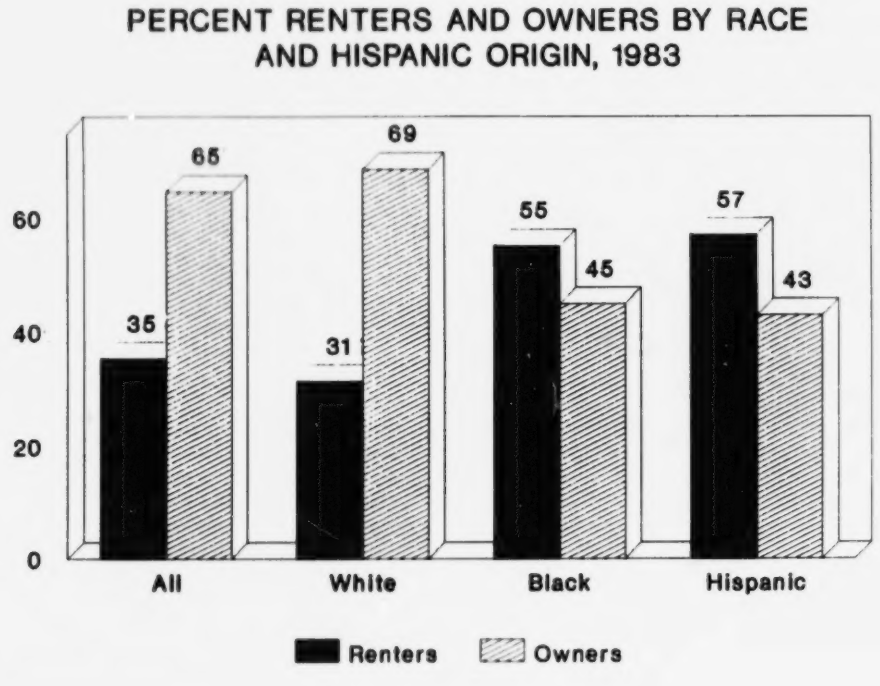
All Hispanics
Mexicans
Puerto Ricans
Cubans

B. Comparisons between Hispanic and All U.S. Households

Housing problems of Hispanics are generally more severe than those of the population as a whole, far worse than those of Whites, but less severe than those of Blacks. This section enumerates the most critical differences between Hispanic and all U.S. households. Additional detail is provided in the Appendix.

In 1983, in comparison with the U.S. population as a whole, Hispanics had a higher proportion of renters. Hispanic households constituted 6% of all U.S. households in 1983, but they accounted for 9% of all renter households, and only 4% of owner households. While only 35% of all U.S. households lived in rental housing, 57% of Hispanic households were renters (See Figure 20).

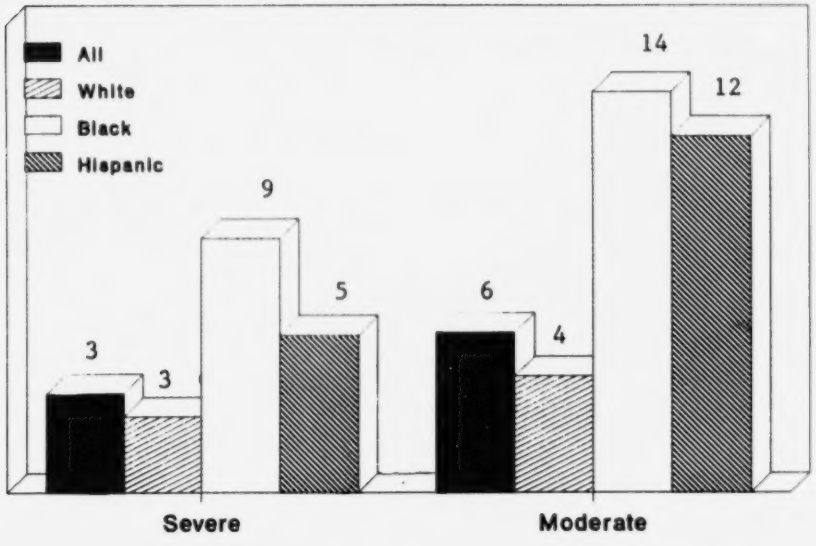
FIGURE 20



The quality of Hispanic housing was far worse than that of Whites, although significantly better than that of Blacks. HUD's analysis of the 1983 **Annual Housing Survey** data found that 5% of Hispanic-occupied housing had "severe" physical problems, compared to 3% of White-occupied housing and 9% of Black-occupied housing. Similarly, 12% of Hispanic-occupied housing had "moderate" physical problems, compared to 4% of White-occupied housing and 14% of Black-occupied housing (See Figure 21). Almost one-third of Blacks (32%) and just over one-quarter of Hispanics (26%) assessed their own housing as "fair" or "poor," compared to only 12% of Whites.

FIGURE 21

HOUSING UNITS WITH SEVERE OR MODERATE PHYSICAL PROBLEMS, BY RACE AND HISPANIC ORIGIN, 1983



Hispanics were more likely than other groups to have rooms with no electrical wiring (11%, compared to 10% of Blacks and 5% of Whites) or exposed wiring (4% of Hispanics and Blacks, compared to 2% of Whites). They were less likely than Blacks, but more likely than Whites, to have signs of rodent infestation (18% of Hispanics, compared to 25% of Blacks and 10% of Whites); open cracks or holes in walls or ceilings (12% of Hispanics, compared to 15% of Blacks and 5% of Whites); holes in floors (4% of Hispanics, compared to 6% of Blacks and 2% of Whites); or leaky roofs (9% of Hispanics and 11% of Blacks, compared to 6% of Whites) (See Figures 22 and 23).

Hispanics and Blacks were also generally more likely to have problems with failures in equipment. The water supply had stopped within the three months before the **Housing Survey** for 8% of Hispanics, compared to 7% of Whites and 6% of Blacks; 7% of Hispanics and 7% of Blacks, compared to 4% of Whites, had suffered flush toilet breakdowns; and 5% of Hispanics, compared to 7% of Blacks and only 4% of Whites, had had heating equipment breakdowns lasting six hours or more.

FIGURE 22

SELECTED HOUSING DEFICIENCIES, OCCUPIED UNITS, BY RACE AND HISPANIC ORIGIN, 1983

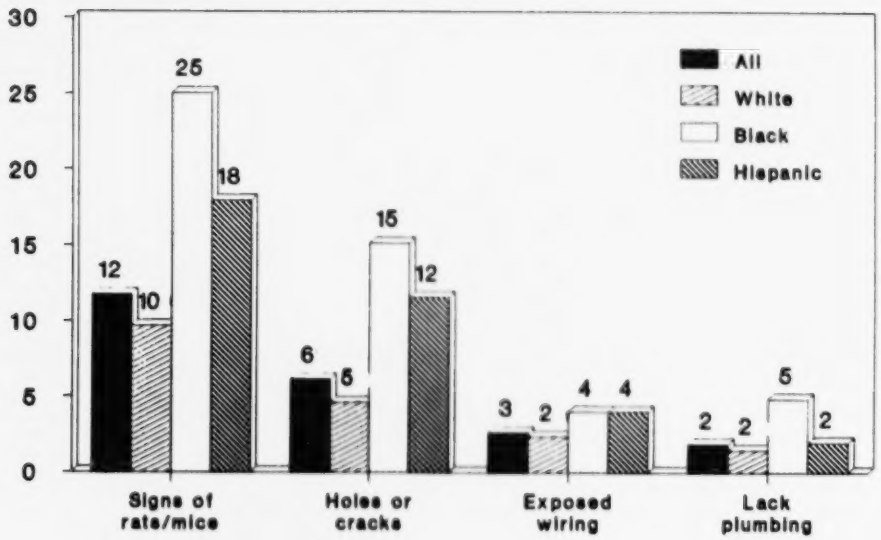
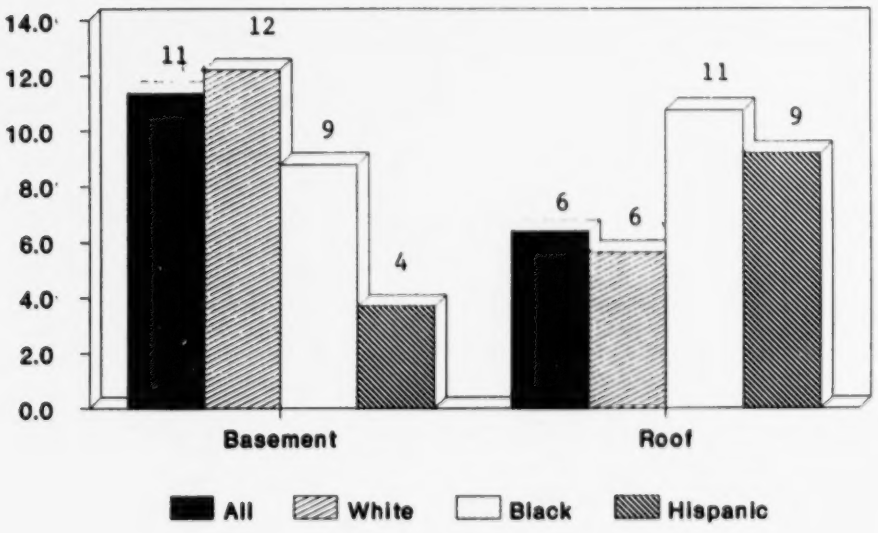


FIGURE 23

OCCUPIED UNITS WITH LEAKY ROOFS OR BASEMENTS, BY RACE AND HISPANIC ORIGIN, 1983



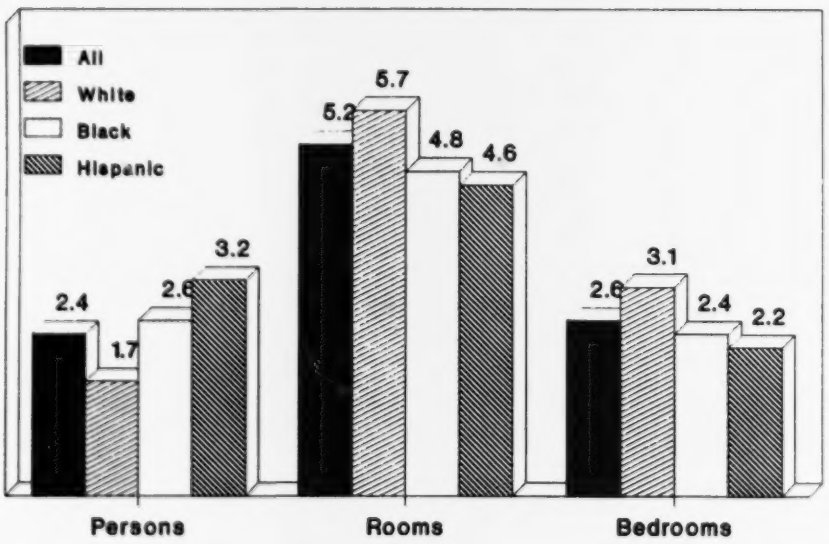
In 1983, only 51% of Hispanic households lived in single-family detached units, compared to 62% of all U.S. households. Hispanics were more likely to live in multi-unit structures: 26% of Hispanics, compared to 15% of all households.

The large proportion of Hispanics living in the South and West (72%) helps explain a number of the characteristics of Hispanic housing. For example, 84% of Hispanic-occupied single family units had no basement, compared to 53% of all U.S. units. Far more Hispanic households (18%) used floor, wall, or other built-in hot air units for heat, than in the population as a whole (6%). However, proportionately fewer Hispanics had air conditioners: 21% had central air conditioning, compared to 29% of all households, while 25% had one or more room units, compared to 30% of the population as a whole.

Although Hispanic households tended to be larger than others, their housing units were smaller. Median household size for all households was 2.4 persons; for Hispanics, it was 3.2 persons; for Blacks, 2.6 persons, and for Whites, 1.7 persons. However, the median size of Hispanic-occupied housing units was 4.6 rooms, compared with 4.8 rooms for Blacks, 5.2 rooms for the entire population, and 5.7 rooms for Whites. This reflects the high proportion of Hispanic renters and the generally smaller size of rental units (See Figure 24).

FIGURE 24

MEDIAN NUMBER OF PERSONS, ROOMS, AND BEDROOMS, BY RACE AND HISPANIC ORIGIN, 1983



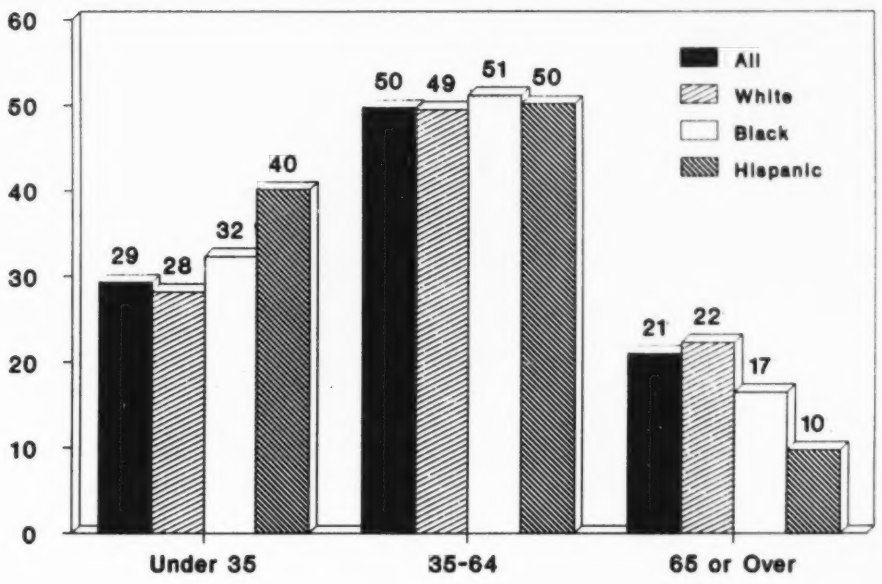
Because of this disparity, overcrowding was prevalent among Hispanic households; 16% of Hispanic-occupied units had more than one person per room, compared to just 4% for the population as a whole. Only 34% of Hispanic households had more than two rooms per person, that is, fewer than 0.50 persons per room, compared with 62% of all households.

Hispanics were slightly more likely to live in old housing: 79% of Hispanic households lived in housing built before 1960, compared to 74% of the population as a whole. The corresponding percentages for households living in units built before 1950 were 62% for Hispanics and 54% for the entire population. The proportion living in new housing was roughly even: 1% for Hispanics, for Blacks, and for Whites. The median year of construction of White-occupied housing was 1958; of Hispanic-occupied housing, 1953; and of Black-occupied housing, 1951.

Hispanic households tended to be younger than the population as a whole. Elderly (over 65) householders accounted for 10% of all Hispanic householders, 17% of Black householders, and 22% of White householders. On the other hand, 35% of Hispanic householders were under 35, compared to 32% of Black households and 28% of White households. About half of all Hispanic households were 35-64 years old, as were 51% of Black households and 50% of White households (See Figure 25).

FIGURE 25

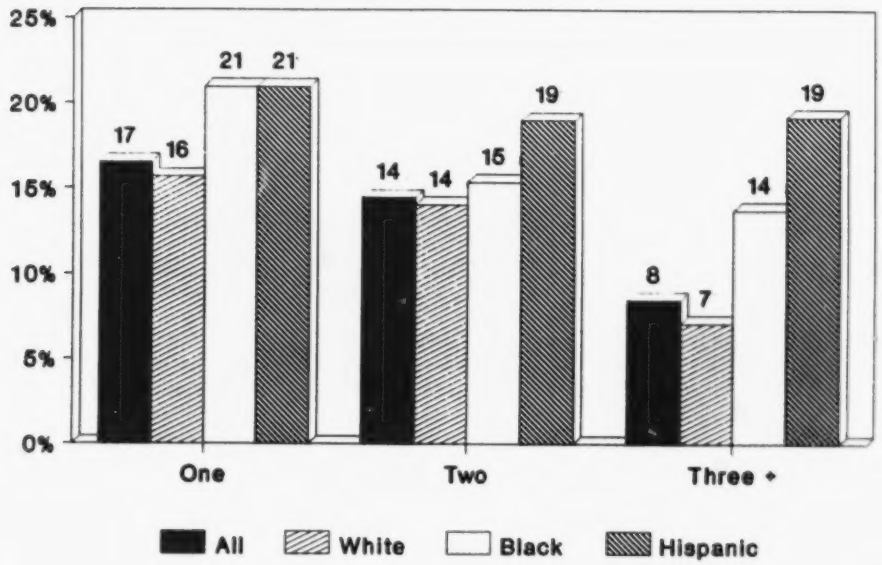
AGE OF HOUSEHOLDER
BY RACE AND HISPANIC ORIGIN, 1983



Hispanic households were also larger than those of the overall population. The proportion of Black and Hispanic families with one child was the same, 21%, compared with 16% of Whites. However, 19% of Hispanics had two children, compared with 15% of Blacks and 14% of Whites; another 19% had three or more children, compared to 14% of Blacks and only 7% of Whites (See Figure 26).

FIGURE 26

NUMBER OF CHILDREN
BY RACE AND HISPANIC ORIGIN, 1983

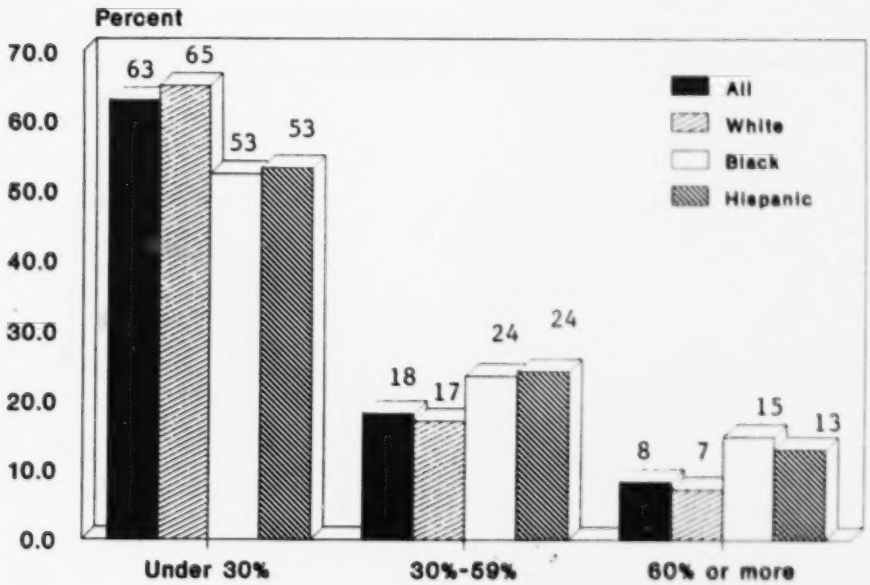


The median income of Hispanic households in 1986 was $15,906, higher than the $12,429 median of Blacks, but far lower than the $20,885 median for all households, which reflects the substantially higher incomes of Whites, whose median income was $21,902.[5] More than one-quarter (28%) of Hispanic households had incomes below the poverty level, compared with more than one-third (36%) of all Black households and about one-eighth (13%) of White households.5

These lower incomes were not reflected in lower housing costs. Median monthly housing costs, including utilities, were $316 for Hispanics, which is slightly higher than the median of $315 for all households and substantially more than the $273 median for Blacks. Just over half of Hispanics (53%), compared to almost two-thirds of Whites (65%) obtained housing for less than 30% of their income. Almost one-quarter of Hispanics (24%), compared to one-sixth of Whites (17%), paid between 30% and 59% of their incomes for housing, while 13% paid more than 60% of their income for housing, compared to 7% of Whites (See Figure 27).

FIGURE 27

HOUSING COST AS PERCENT OF INCOME
BY RACE AND HISPANIC ORIGIN, 1983



VI. THE HISPANIC RENTAL GAP AND HOUSING SUBSIDIES

A. The Hispanic Rental Housing Gap

Housing was once considered to be "affordable" if a family paid 15-20% of its gross income for housing and utilities. With the dramatic increase in housing costs, this amount is no longer sufficient. Federal program standards now suggest that 30% of the gross income is an affordable level.

Demographic trends and the growing incidence of poverty in the 1980s have greatly affected housing for lower-income families. According to the National Housing Task Force Report, **"A Decent Place to Live"**:

> The most significant housing problem faced by low-income households is cost. As rents have grown and the supply of affordable units has decreased, declining real incomes have placed poor people in a housing cost squeeze.[6]

These trends have resulted in a major "affordable housing gap"; that is, the supply of affordable housing available to lower-income persons falls far short of the demand for such housing. According to the Neighborhood Reinvestment Corporation Report, **"At Risk of Loss: The Endangered Future of Low-Income Rental Housing Resources"**:

> Of families earning less than $7000 per year, 78% already spend more than 35% for rent. For those with an income of $7000 - $10,000, 59% do; and, for those who earn $10,000-$15,000, 36% pay this onerous amount for rent.[7]

For Hispanics, the affordable rental housing gap is an especially severe problem. A simple comparison of the number of low-income Hispanic renters and the number of Hispanic-occupied units at affordable rents, using the affordability standard of 30% of income, shows the extent of the rental housing gap. Using this standard, a household with a $3,000 annual income can afford a monthly gross rent, including utilities other than the telephone, of $75; at $7,000, a rent of $175; at $10,000, $250. In 1983, there were three times as many Hispanic households with incomes below $3,000 as there were units renting below $75 and twice as many households with incomes between $3,000 and $7,000 as there were units renting from $75-$175 (See Figure 28).

FIGURE 28
HISPANIC RENTERS COMPARED TO RENTS OF HISPANIC-OCCUPIED UNITS, 1983
HOUSING GAP/SURPLUS AT 30% OF UNITS
(NUMBERS IN THOUSANDS)

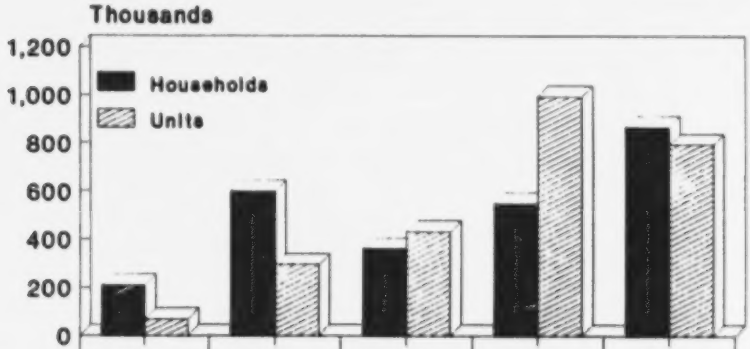
Annual Income	Maximum Affordable Rent	Renters	Affordable Rental Units	Gap or Surplus	Ratio of Households to Units	Number of Units per Household
Less than $3,000	$75	210	70	-140	3.0	0.3
$3,000 to $6,999	$175	598	297	-301	2.0	0.5
$7,000 to $9,999	$250	362	433	71	0.8	1.2
$10,000 to $14,999	$375	548	993	445	0.6	1.8
$15,000 to $19,999	$500	312	529	217	0.6	1.7
$20,000 to $24,999	$625	193	150	-44	1.3	0.8
$25,000 and over	--	363	116	-248	3.1	0.3
All renters/units	--	2,585	2,586	--	1.0	1.0

Source: Estimated from data in Part C, Financial Characteristics of the Housing Inventory, Annual Housing Surveys, 1980 and 1983, Table A-9.

This analysis, alarming as it is, understates the problem. Housing markets are anything but perfect. Some low-rent units are occupied by people who enjoy housing bargains; 30% of their income would be far more than the rent they pay. Other units are substandard; still others are the wrong size or not in the right locations. What this analysis reveals is that, leaving aside problems of housing quality, size, and availability, in 1983 there were 140,000 more Hispanic households with incomes below $3,000 than there were units renting for less than $75 monthly. At the $7,000 income level, the cumulative gap was 441,000 (See Figures 29 and 30).

FIGURE 29

COMPARISON OF HISPANIC RENTER HOUSEHOLDS AND HISPANIC-OCCUPIED UNITS WITH GROSS RENTS AT 30% OF INCOME, 1983

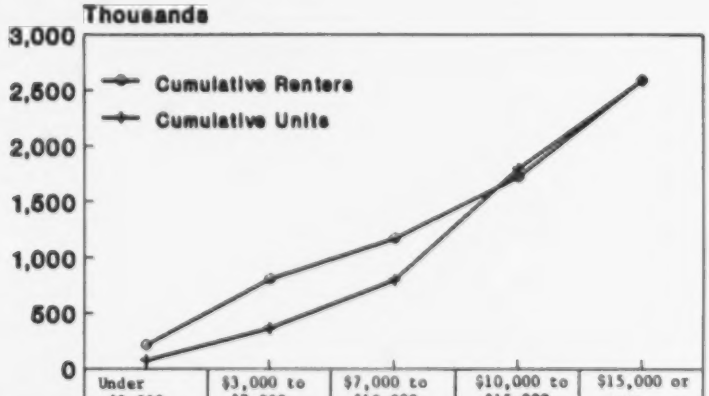


	Under $3,000	$3,000 to $7,000	$7,000 to $10,000	$10,000 to $15,000	$15,000 or more
Households	210	598	362	548	868
Units	70	297	433	993	794
Gap or Surplus	-140	-301	71	445	-74

Household Income

FIGURE 30

CUMULATIVE DISTRIBUTION OF HISPANIC RENTER HOUSEHOLDS AND HISPANIC-OCCUPIED UNITS WITH RENTS AT 30% OF INCOME, 1983



	Under $3,000	$3,000 to $7,000	$7,000 to $10,000	$10,000 to $15,000	$15,000 or more
Cumulative Renters	210	808	1,170	1,718	2,586
Cumulative Units	70	367	800	1,793	2,587
Gap/Surplus	-140	-441	-370	75	1

Income Level

Gross Rents Including Utilities

B. Subsidized Housing

Data on households living in subsidized housing are limited and out of date. HUD's most recent **Statistical Yearbook** was for 1979. Since then, HUD has not gathered usable statistics on occupancy of subsidized housing. A major reliance for information must be placed on the samples taken periodically by the Bureau of the Census in its Current Population Survey. Moreover, the information available from HUD program statistics and from Census Bureau surveys is not really comparable.

Recent data from the March 1987 Current Population Survey indicated that 3.8 million low-income households (consisting of 8.9 million persons) lived in public housing or rental housing subsidized by the federal government.[8]

In 1968, Congress enacted a housing goal of providing 600,000 additional subsidized lower-income housing units each year for a decade. This goal was achieved only once. In 1976, the last year of President Gerald Ford's administration, 653,000 units were provided under HUD and Farmers Home Administration programs. The number of units provided fell gradually through the presidency of Jimmy Carter, to 375,000 in 1980. The low under Ronald Reagan's administration was 151,000 units in 1986. Since 1981, funds for additional assisted housing units under HUD programs have been cut by more than two-thirds, from a high of $30 billion appropriated for FY 1981 to the $7.8 billion appropriated for FY 1987.

Not only has the level of housing assistance dropped, but the programs no longer add to the low-income housing stock. The federal government's major emphasis is on Section 8 Existing housing certificates and vouchers. These subsidized housing programs finance the difference between 30% of the tenant's income and the market rent price. The Section 8 New Construction and Substantial Rehabilitation programs, which produced subsidized housing units, have been terminated. There is a diminished level of housing for the elderly and disabled and only a trickle of public housing available.

Indeed, it is somewhat remarkable that subsidized housing programs have survived at all. The FY 1983 budget was the first for which the Reagan administration was fully responsible. Though it requested a rescission of $11.5 billion in already appropriated funds for subsidized housing, Congress provided $8.8 billion in new funds. From 1983 to the present, the net budget authority requested by the Reagan administration was -$9.9 billion; during the same period, Congress appropriated $47.1 billion.

Data on Hispanic households living in subsidized housing are limited. Nevertheless, it is clear that only a small fraction of Hispanics needing housing assistance are obtaining it, or will obtain it in the near future.

HUD data from 1985 reveal that the proportion of Hispanics in Section 8 Existing and Section 8 New or Substantial Rehabilitation, Section 236, and Rent Supplement housing was far lower than in public housing. This indicates that programs operating through the private sector are less likely to serve Hispanics. About 11% of public housing was Hispanic-occupied in 1985, slightly higher than the Hispanic proportion of households eligible for housing assistance (10%). However, only 3% of the households receiving Section 8 Existing subsidies were

Hispanic, and only 4% of the households in housing assisted by the Section 8 New Construction, Section 8 Substantial Rehabilitation, Section 236 and Rent Supplement programs were Hispanic (See Figure 31).

FIGURE 31
HISPANIC OCCUPANCY OF HUD-SUBSIDIZED HOUSING, FISCAL YEAR 1985

Program	Units	Percent Hispanic
Public housing	1,355,000	11
Section 8 Existing	794,000	3
Construction programs*	1,326,000	4

*Section 8 New Construction, Substantial Rehabilitation, Section 236, and Rent Supplements

Source: Unpublished HUD tabulation.

In contrast, Whites, with 58% of eligible renter households, occupied 38% of public housing units, 53% of units under other construction programs, and 53% of Section 8 Existing units. Blacks, with 26% of eligible renters, occupied 49% of public housing units, 22% of units under other construction programs, and 42% of Section 8 Existing units.

Even more significant than the proportion of Hispanic-occupied federally assisted housing is the proportion of low-income Hispanics who were unable to obtain any subsidized housing. Only 14% of Hispanic renters in 1983 were living in subsidized housing. Less than 25% of renters with incomes below $7,000 were in subsidized housing, with the percentage dropping sharply as income rose (See Figure 32).

FIGURE 32
HISPANIC RENTERS IN SUBSIDIZED AND UNSUBSIDIZED HOUSING, BY INCOME, 1983
(NUMBERS IN THOUSANDS)

Income	Hispanic Renters*	Subsidized			Not Subsidized	Percent Subsidized
		Public Housing	Other	Total		
Under $3,000	210	33	15	48	162	22.9
$3,000-$6,999	598	79	60	139	459	23.2
$7,000-$9,999	362	31	27	58	304	16.0
$10,000-$14,999	548	49	24	73	475	13.3
$15,000-$19,999	312	23	2	25	287	8.0
$20,000-$24,999	193	1	2	3	190	1.6
$25,000 or more	363	6	2	8	355	2.2
Total	2,586	222	132	354	2,232	13.7

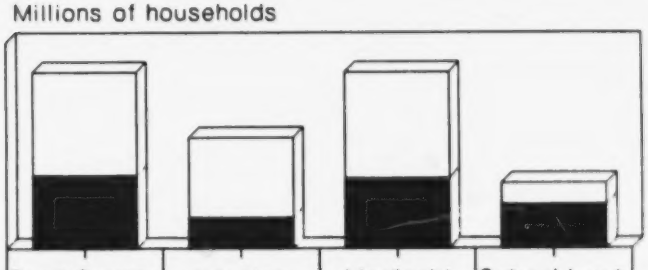
* Specified renter-occupied

Source: Annual Housing Survey 1983, Part C, Table A-7.

The most recent survey reports on household income and housing assistance are from March 1986. These data indicate that households with incomes below the poverty level were less likely to receive housing assistance than they were to get food stamps, Medicaid, or school lunches. Only 28% of poor renter households lived in subsidized housing, while 40% of all poor households received Medicaid and 41% got food stamps. School lunches were provided for 67% of poor families with children (See Figure 33).

FIGURE 33

HOUSEHOLDS BELOW POVERTY LEVEL RECEIVING FOOD STAMPS, HOUSING ASSISTANCE, MEDICAID AND SCHOOL LUNCHES, 1985



	Food Stamps	Housing	Medicaid	School lunch
Eligible Poor	12.0	7.5	12.0	4.4
Not Receiving Aid	7.1	5.4	7.2	1.5
Receiving Aid	4.9	2.1	4.8	3.0

Food stamps and Medicaid show all poor households; Housing shows poor renters; School lunch shows those with children.

Less than 25% of poor Hispanic or White renter households lived in subsidized housing in 1986. Black renters were somewhat better served: 39% of poor Black households lived in subsidized housing (See Figure 34). Even this inadequate situation is an improvement over 1980, when only 17% of poor White renters, 18% of poor Hispanic renters, and 33% of poor Black renters lived in subsidized housing (See Figure 35).

FIGURE 34

HOUSEHOLDS BELOW POVERTY LEVEL AND NUMBER IN SUBSIDIZED HOUSING, BY RACE AND HISPANIC ORIGIN, 1983

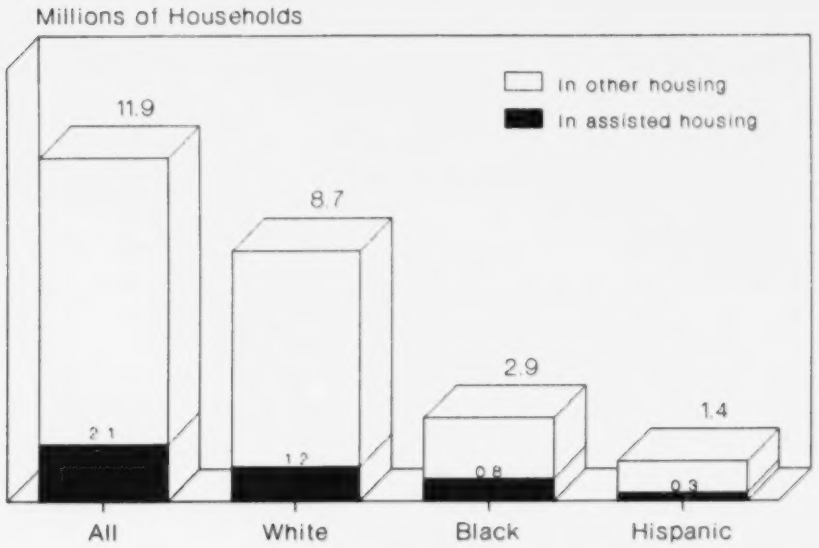
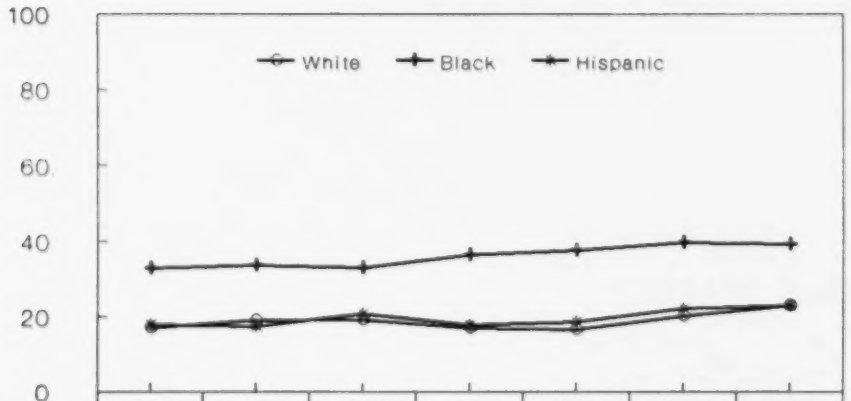


FIGURE 35

PERCENT OF POOR RENTERS IN SUBSIDIZED HOUSING BY RACE AND HISPANIC ORIGIN, 1980-86

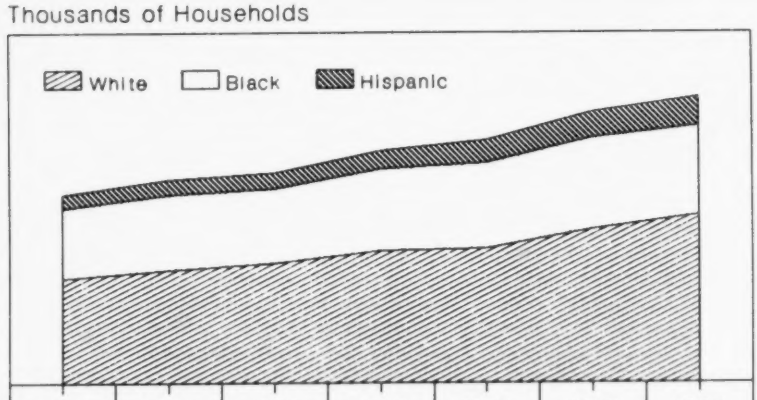


	1980	1981	1982	1983	1984	1985	1986
White	17.0	19.0	19.2	17.0	16.5	20.1	23.0
Black	32.8	33.5	33.0	36.4	37.6	39.5	39.1
Hispanic	17.8	17.4	20.7	17.8	18.6	22.2	22.9

Since 1980, far more subsidized housing has become available for Whites than for Blacks or Hispanics. Between 1980 and 1986 the number of White renter households increased by 23%, while the number living in subsidized housing rose by 59%. During the same period, the number of Hispanic renters increased by 42%, and the number in subsidized housing rose by 60%. Blacks had the slowest rate of increase in renter households living in subsidized housing, 30%, compared to an increase of 23% in all Black renter households (See Figures 35 and 36).

FIGURE 36

SUBSIDIZED HOUSING OCCUPANCY BY RACE AND HISPANIC ORIGIN, 1980-86



	1980	1981	1982	1983	1984	1985	1986
Total	2,695	2,910	3,009	3,319	3,468	3,863	4,078
Hispanic	201	223	229	259	323	363	404
Black	990	1,075	1,070	1,173	1,229	1,314	1,284
White	1,504	1,612	1,710	1,887	1,916	2,186	2,390

The number of poor Hispanic renter households rose dramatically between 1980 and 1986, from 569,000 to 1,103,000, an increase of 94%. Meanwhile, the number of Hispanic households living in subsidized housing increased from 101,000 to 253,000, a 150% rise. This compares with an increase in the number of White renter households from 3,561,000 to 5,068,000, an increase of 42%, while the percentage of poor White renter households in subsidized housing grew 92%. The number of Black renter households increased from 1,712,000 to 2,168,000, a rise of 27%. The number of Black renter households in subsidized housing grew 51% between 1980 and 1986 (See the Appendix for more information).

In analyzing the previous data, the apparent substantial increase in Hispanic households receiving subsidized housing is deceiving. Although the change is dramatic, the increase began from a small base number of households receiving assistance. In addition, the large percentage increase of Hispanic households living in subsidized housing obscures the fact that Hispanics still do not receive the housing assistance proportionate to the number of low-income Hispanic households.

VII. FAIR HOUSING AND HISPANICS

Hispanics are both disproportionately poor and inadequately housed, but low income alone cannot fully explain the poor housing conditions in which many Hispanics live. According to a 1983 internal HUD study:

> When common factors contributing to housing deprivation are taken into account, differences in housing conditions among Whites, Blacks, and Hispanics are narrowed somewhat, but sizeable differences still remain...Blacks and Hispanics are twice as likely as Whites to be either inadequately housed or overcrowded, even when they have similar financial resources.[9]

It is clear that factors other than income are partially responsible for poor Hispanic housing conditions. One of these factors is housing discrimination. While there has been considerably less research on the nature and extent of housing discrimination against Hispanics than on discrimination against Blacks, the available data indicate that housing discrimination against Hispanics is pervasive. The following subsections describe research findings on housing discrimination and Hispanics in selected urban areas.

A. Dallas

A 1979 HUD "audit" in Dallas was the first HUD research to focus on the extent of housing discrimination against Hispanics.[10] It had often been assumed that Hispanics would suffer less than Blacks from housing discrimination for two reasons: Hispanics were a smaller subpopulation, and the income of Hispanic renters was somewhat greater than that of Black renters. The results of the audit showed otherwise.[11]

The Dallas study found that 42% of dark-skinned Mexican Americans and 16% of light-skinned Mexican Americans were given false information on the availability of rental units. The chance of dark-skinned Mexican Americans experiencing at least one instance of discrimination in a typical housing search was 96%, and the probability of light-skinned Mexican Americans experiencing similar discrimination was about 65%.

The incidence of discriminatory treatment against dark-skinned Mexican Americans was found to be far greater than that against either Blacks or light-skinned Mexican Americans. Discriminatory treatment against dark-skinned Mexican Americans regarding availability of a unit was two and one-half times as great that against either Blacks or light-skinned Mexican Americans. Furthermore, discriminatory treatment against dark-skinned Mexican Americans on terms and conditions of the contract was far greater.[12]

B. Denver

A 1982 HUD-funded study in Denver also found evidence of housing discrimination against Hispanics. When teams of White and Hispanic auditors were sent out to homes that were advertised for sale, the White auditors received considerably more information when they asked about homes similar to the advertised house in the same general area or in other locations. One in three

Hispanic auditors was told that there were no homes available which were similar to the advertised home and in the same general area, compared to one in five White auditors. Furthermore, 60% of Hispanic auditors were told of no similar homes in other areas, compared to 31% of White auditors. These differences in the degree to which Hispanic and White auditors were informed of housing alternatives were sizeable and statistically significant.[13]

Discrimination against Hispanics regarding housing availability was not found to be as widespread in the rental housing market, but some differences in the treatment of Hispanic and White auditors strongly suggest discrimination. For example, Hispanic auditors were twice as likely as Whites to be told that the advertised units were unavailable, and also twice as likely not to be told of other rental housing possibilities which might meet their needs.[14] In neither case, however, were the differences statistically significant.

C. Boston

A Boston telephone survey found major differences in treatment of Whites and minorities. In a HUD funded-study in 1981, a telephone survey was done of selected realtors who were advertising units for rent. The test teams consisted of three persons: one that would normally be identified by voice as White, one as Black, and one as Hispanic. In all 42 tests that were conducted, the White testers were invited to come to the office to be shown a unit, while Black and Hispanic renters were informed that no units were available 31 times.

Site visits were carried out on 47 firms including those that were already covered by the telephone survey and continued to advertise units for rent. In 23 of 47 tests, only the White testers were shown units while Black and Hispanic testers were told nothing was available.[15]

D. Other Studies

A 1986 HUD-funded study in Phoenix found evidence of discriminatory rental practices against both Blacks and Hispanics. In 13% of the audits, Blacks and Hispanics were asked to pay higher rents and deposits while Whites were given a variety of rental inducements.[16]

Other surveys finding evidence of housing discrimination were performed in Houston and in San Jose, California. In both cases, Blacks encountered more discrimination than Hispanics. In 1973, a Houston audit found that at "White-occupied" apartment complexes, Black auditors encountered at least one form of discriminatory treatment in 42% of their visits, compared to 10% for Hispanic auditors.[17] A 1978 study in San Jose found that Black auditors encountered some form of discriminatory treatment in 58% of their visits, compared to 20% for Hispanic auditors.[18]

Finally, a recent telephone survey by the Lawyers Committee for Civil Rights Under Law in Washington, D.C. was conducted in the District of Columbia, Virginia, and Maryland with both Hispanic and White testers. They found that Hispanics encountered at least one form of discriminatory treatment in 29% of their calls.[19]

VIII. POLICY IMPLICATIONS

A. Supply of Subsidized Housing

1. Retention of Presently Subsidized Housing

There were 253,000 Hispanic households living in subsidized rental housing as of March 1986, while over one million households needed such housing. As of 1983, 815,000 Hispanic households lived in housing with moderate or severe physical problems and 1,418,000 paid 35% or more of their income for shelter. While specific data are unavailable, there is clearly considerable overlap between the two groups: people do not live in substandard housing nor pay more than 35% of their incomes for shelter if they have other choices, and low income is a major constraint on freedom of choice.

Not only has the growth rate of the assisted housing inventory slowed dramatically, but a significant portion of presently subsidized housing may be lost to low-income people over the next decade. As of 1985, there were 4,154,000 units receiving housing subsidies: 797,000 Section 8 certificates and vouchers, 1,352,000 public housing units, and 2,005,000 privately-owned units assisted under an array of other programs.

A significant portion of the subsidized housing is now threatened by prepayment of mortgages and conversion to other uses, by expiring subsidy contracts, and by physical and financial deterioration.[20] The following subsections discuss current and potential policy initiatives for retaining and expanding the supply of subsidized housing.

2. Rehabilitation and New Construction

Housing allowances, payments which cover the difference between a specified percentage of the tenant's income (usually 30%) and the market rent, can solve the problem of bringing costs down to affordable levels, but they do not add to the supply of low-rent housing. Experience under the Experimental Housing Allowance Program, conducted by HUD over a ten-year period, demonstrated conclusively that housing allowances do not induce either new construction or substantial rehabilitation of rental housing.[21] Achieving this end requires housing supply programs. However, except for the rural housing programs of the Farmers Home Administration, a small HUD program to provide housing for elderly and disabled people, and a trickle of public housing, low-income housing supply programs were terminated in 1981.

Housing rehabilitation programs are needed to meet the needs of the hundreds of thousands of Hispanics now occupying substandard housing. New construction is required to house low-income Hispanics in communities where the overall supply is inadequate. Until and unless an adequate housing allowance program is launched, housing subsidies should be focused on increasing the stock of decent, affordable housing units, thus to some degree offsetting the continuing attrition of the low-rent stock.

Ownership by community-based nonprofit organizations helps to assure that subsidized housing is provided in ways which are sensitive to neighborhood and community needs, and that it remains permanently available for low-income people.

As the number of elderly Hispanics increases, it will be important to shape adequate housing programs to meet their needs, including access for Hispanic organizations to assistance in the Section 202 program for elderly and disabled people.

3. Prepayment and Conversion

Much of the subsidized housing provided during the 1970s, primarily under the Section 236 and Section 8 programs, was built by private, for-profit owners, who agreed to maintain it for low-income occupancy for periods ranging from five to 20 years, depending on the program and when the housing was placed under subsidy agreement.

As these restrictions expire, owners are free to prepay their mortgages and convert the low-income units to other uses (either higher income rental housing or condominiums). In all, the owners of 642,000 subsidized units will have the option of prepaying their mortgages between 1985 and 1995, and an additional 643,000 units may be lost between 1995 and 2005.

The existence of the option does not necessarily mean that it will be exercised, and much study is now being given to how this assisted stock can best be preserved. In 1987, Congress placed a one-year moratorium, which has now been extended, on prepayment of Farmers Home Administration loans. A range of legislative remedies are under active consideration by the Congress. At best, according to estimates prepared by the Urban Institute, some 600,000 units will be lost; at worst, the loss could be double that figure.[22]

While no information is available on the number of Hispanics occupying units faced with this threat, in 1986 an unpublished HUD study found that 4% of the units subsidized under these programs were occupied by Hispanics. If this proportion holds for units lost from the subsidized inventory and the projections are correct, some 24,000-48,000 Hispanic households now living in subsidized housing are threatened with displacement. Clearly, it is imperative that ways be found to prevent the loss of these units or, if loss is unavoidable, to provide affordable alternatives for the families affected.[23]

In general, incentives which have been proposed would increase the profitability of the housing to the owner, such as permitting higher rates of return or access to reserves, while disincentives, such as a special tax on profits, aim to reduce the profitability of selling or converting.

4. Expiring Subsidy Contracts

All housing subsidy contracts, which provide the funds necessary to operate low-income housing, are for a specified term, which varies with the program under which the subsidy is provided. The 40-year contracts for public housing built in the late 1930s and 1940s have already begun to expire. However, public housing agencies accepting operating subsidies are required to extend their contracts for an additional ten years.

Far more serious are expiring Section 8 subsidy contracts. The first big wave of 15-year Section 8 Existing contracts came in 1976, when over 200,000 units were approved. These contracts expire in 1991. Section 8 has also been used to supplement approximately 250,000 financially troubled "project-based" units to help cover operating costs. The construction and rehabilitation of these "project-based" units were subsidized under a variety of programs that provided low-interest financing -- but no operating subsidy -- to private developers. The Section 8 contracts were added later as a form of operating subsidy; some of these contracts are also expiring.

Renewing these contracts and maintaining the current meager level of expansion of subsidized housing programs will require more than tripling the present number of assisted units each year, beginning in 1991.

Although only 3% of Section 8 Existing units are occupied by Hispanics, this issue is vital. Unless it is addressed, not only will presently assisted units be lost, but the provision of additional aid, imperative to meeting Hispanic housing needs, will come to an abrupt halt.

5. **Physical and Financial Deterioration**

According to information compiled by HUD, about one-third of the privately owned, assisted housing inventory suffers from physical and/or financial problems that are serious enough to threaten their existence unless these problems are resolved. An unpublished HUD survey found that 19% of the units had high repair needs, although cash flow was not a problem; 8% had weak cash flow, but were in good physical condition; and 4% had both cash flow and physical problems.[24]

Nonprofit owners can be expected to try to deal with these problems and to stay with the projects, though some may have such major difficulties that this will prove impossible. The situation for for-profit owners, who have almost three-quarters (72%) of the units, is different. At some point, these owners are worse off hanging onto the projects than they would be if they simply abandoned them -- ceased maintenance, ceased mortgage payments, and let HUD foreclose.

Although no data are currently available either on how many developments are in jeopardy, or on their Hispanic occupancy, there is a clear likelihood of Hispanic displacement if ways are not found to make these projects viable, both physically and financially. A related problem is assuring that the measures adopted do not result in solving the problems of the owners at the expense of higher, unaffordable rents for their tenants.

Public housing presents a related problem. Much public housing has major rehabilitation and modernization needs. Moreover, many public housing developments are located in or near gentrifying areas, and housing authorities are under considerable pressure to sell them. Current policy at HUD is to permit such sales in many instances, and provide vouchers or Section 8 Existing certificates to the tenants rather than replace the units. Again, data are unavailable on specific Hispanic impact, but it is likely to be significant, since 11% of all public housing is Hispanic-occupied.

Given the high cost of building or acquiring housing, it would be shortsighted not to invest whatever funds are necessary to deal with the physical problems of the current subsidized stock.

B. Use of the Existing Housing Stock: Addressing the Affordability Problem

1. Overview

New building and substantial rehabilitation of all housing -- subsidized and unsubsidized -- accounts for considerably less than 2% of the housing supply in any given year. Thus, the existing housing stock must be the primary source of decent, affordable housing. In an analysis of low-income housing needs made in 1982, the President's Commission on Housing found that renter households with incomes below 50% of median did, in fact, need financial assistance to obtain decent housing at affordable rents. The Commission estimated that there were 7.5 million such households without assistance. In the following subsection, a policy initiative addressing the problem of housing affordability is discussed.[25]

2. Housing Allowances

A substantial proportion of Hispanic households requiring housing assistance could benefit from a program that would offer vouchers or housing allowances to all households with incomes below 50% of the median level. This allowance would be used to obtain decent housing or to bring the shelter costs down to 30% of household income.

In operation, such a program would be similar to the present voucher and Section 8 Existing programs. The subsidy would cover the difference between 30% of the tenant income and the fair market rent. The major difference between this proposal and current practice is its scale. Instead of being provided to only a small number of additional households each year, housing assistance, like food stamps or Medicaid, would be available as an entitlement to all who qualify for it.

The use of housing allowances to address housing affordability would work only if enough standard units existed for the voucher-carrying families and if Hispanics could be assured that those units were available to them.

C. Homeownership Opportunities

1. Overview

In a nation of homeowners, Hispanics lag far behind. Based on 1983 figures, 1,022,000 of the 2,642,000 Hispanic renters would need to become home owners to bring the Hispanic rate of ownership, 43%, up to the national average of 65%.

Homeownership is the key to housing security and to community viability. Homeowners are less vulnerable to displacement through gentrification, and neighborhoods of homeowners often receive better services than neighborhoods of renters.

Homeownership is often the only source of saving for low- and moderate-income households. Indeed, in 1984, the value of their homes represented just over half (51%) of all Hispanic net worth -- more than the combined value of Hispanic-owned businesses and professions, savings accounts, rental property, real estate, and other assets combined. The median net worth of Hispanic households in 1984, however, was only $4,913, just one-eighth of the median net worth of White households, $39,135.

2. Alternatives

A range of measures is now being explored to assist young households with homeownership. Proposals under discussion include (1) providing special incentives to save for down payments, such as Home Ownership accounts modeled on Individual Retirement Accounts; (2) reducing mortgage interest through tax-exempt bonds, mortgage credit certificates, or direct subsidy, such as the 1% interest rate provided by the Farmers Home Administration in rural areas; and (3) reducing monthly payments by such devices as equity sharing or deferred payment second mortgages. An outside agency would, for example, pay 50% of the cost of the home, and own 50% of the equity, so if and when the unit were sold, the proceeds would be split 50/50. Interest on the second mortgage would accrue, and both interest and principal would be paid off either after the first mortgage or as the purchaser's income rose. If the house were sold, the outstanding balance, including accrued interest, would be paid from the proceeds, with the owner receiving any balance available.

A further possibility, for which there is precedent with regard to limited equity cooperatives, would be to permit use of housing allowances or consumer-based subsidies for purchase as well as rental.

Because Hispanic income levels typically provide no margin for savings, it is clear that Hispanic needs can be met only through some form of direct subsidy -- the deeper, the better. The most useful form of subsidy would appear to be some form of equity sharing or deferred payment second mortgage, which could reduce monthly costs of ownership to affordable levels. The capacity to recoup the subsidy as incomes rose would hold down the long-term cost of such a program.

D. Anti-Displacement Initiatives

1. Overview

The high proportion of Hispanic renters makes Hispanics particularly susceptible to displacement by gentrification and conversion of rental housing either to condominiums or to higher-income occupancy.

The dangers facing the subsidized housing stock have been described above. Even more serious, though less easy to quantify, is the threat to unsubsidized rental housing. Some local and state governments have enacted measures attempting either to slow conversion or to give residents first chance at remaining in the units. But without subsidies to enable tenants to pay something approaching the market value of the units, these programs can have little impact.

The root of the problem lies in the economic incentives that have produced much of the rental housing built since 1954, when tax shelters joined cash flow and appreciation as major economic incentives to invest in rental housing. Particularly during the period from 1969 through 1984, the availability of tax shelters was the major motivation for many investors in rental housing. Basically, investing in moderate-income rental housing could generate paper losses, which were then used to shelter other income, making it tax-free. Income from rents became a secondary consideration for many investors.

The problem with this is that projects generate tax shelters only during the early years of ownership; there is then a period during which the project must be held to avoid recapture of the tax benefits claimed, after which the only option that makes economic sense is to sell or convert the project. Therefore, rental housing developments are typically sold after 15 to 20 years. The Tax Reform Act of 1986 eliminated the tax advantages of investing in rental housing, with the exception of the Low Income Tax Credit. This means that investors will now look to rental housing for either cash flow, appreciation, or both.

The impact of this change in the tax law will fall especially heavily on low- and moderate-income households living in rental housing built since 1960. In 1983, 489,000 Hispanic renter households with incomes under $15,000 lived in such housing. This is 59% of all Hispanic renters living in housing built during this period and 28% of all Hispanic renters with incomes under $15,000.

2. **Preventing Displacement: Federal Policies**

One recent innovative lawsuit in Arlandria, Virginia, a suburb of Washington, D.C., provides an interesting case study of what may occur in the future with private conversions. A series of low-income rental buildings in Arlandria, built in the 1960s, were purchased by area developers seeking to convert the area into upscale condominiums. The existing low-income tenants were overwhelmingly Black and Hispanic. A group of minority tenants sued to prevent eviction, alleging discrimination based on race and national origin. Through a series of complex legal maneuvers, the tenants -- represented by a host of public interest lawyers -- eventually won a generous settlement.[26]

While it is not at all clear whether this case sets a precedent or is merely an aberration, it is clear that similar private conversions will be attempted in thousands of cities and towns throughout the country. It is likely that low-income tenants, threatened with eviction and facing major shortages of affordable housing, and public interest lawyers, seeking "impact litigation," will join forces to deter, prevent or at least make more expensive the conversion of private low-income units into upscale housing.

Hispanics and other low-income persons may also face displacement resulting from federally-subsidized development activity. The basic federal anti-displacement law is the Uniform Relocation Act (URA), which provides remedies only when federal funds directly cause displacement. In a typical development project, however, the actual displacement activity is funded through the private sector, thus circumventing the URA. A second problem with the URA is that it does not require the replacement of affordable housing that may be lost as a result of federally-subsidized projects; remedies frequently are limited to relocation payments to displaced families. These payments often do not fully

compensate the displaced families for their losses, and given a shortage of affordable housing, victims frequently are unable to find decent housing that is also affordable.

A new federal initiative to address displacement was approved by Congress in late 1987. The Housing and Community Development Act contains significant new anti-displacement provisions, which discourage the direct displacement of low-income housing through projects subsidized by the Community Development Block Grant (CDBG) and Urban Development Action Grant (UDAG) programs.[27]

Although this is a significant new protection -- CDBG and UDAG are among the largest intergovernmental assistance programs -- it does not go nearly far enough. The new law, like the Uniform Relocation Act, affects only "direct" displacement; it does not affect the equally significant problems of "gentrification" and other forms of "indirect" displacement. Many CDBG-and UDAG-funded developments, including shopping malls, hotels and office buildings, increase surrounding property values significantly. Increased property values, in turn, lead to higher property tax valuations and concomitant tax increases which are not affordable to many low-income persons. Eventually affected low-income families, many of whom have resided for decades in their homes as homeowners or renters, are forced to move, often to less desirable and/or more costly housing. Ultimately, the entire neighborhood turns into an "upscale" community. Additional protections against such "indirect" displacement are needed.

3. Preventing Displacement: State-Local Policies

As noted above, the primary displacement threat facing low-income Hispanic renters will come from the conversion or sale of unsubsidized rental housing built since 1960. Special measures will clearly be needed to protect these households; most can be carried out only by the federal government. In the absence of, or as a complement to, federal efforts, however, state and local governments can play a key role.

A number of local jurisdictions have enacted various forms of anti-displacement protections, including ordinances discouraging displacement of low-income tenants, special funds for the purchase and preservation of moderate-income housing (to lessen the market demand for converted rental housing), and tough policies requiring replacement of -- or the provision of subsidies to the occupants of -- converted low-income housing. Some low-income housing litigators have even suggested the use of eminent domain and other land use policies to prevent displacement caused by conversions; this might be done by seizing and preserving low-income units threatened with conversion -- of course with appropriate compensation to the owner.

While a detailed analysis of, and recommendations for, state-local housing policies are beyond the scope of this report, it is clear that state and local governments have an important role to play in the displacement field. Perhaps policies initiated at the local level might one day become the basis for a national anti-displacement policy.

E. Housing for Large Families

Hispanics are more likely to be living with other family members than the general population. In addition, Hispanic families tend to be larger than those of the general population; for example, Hispanics are more than twice as likely as the average household to have three or more children. As a result, the median household size for Hispanics is nearly one-third larger than for the general population.

As long as large, low-income Hispanic households are confined to the rental housing market, special measures will be needed to ensure that the supply is adequate. Yet it was not until the mid-1970s that the federal government began to require that new rental housing produced with federal subsidies include units for families, as well as single individuals or elderly couples.

Hispanic participation in rental subsidy and assistance programs would clearly be enhanced if such programs were required to provide some units large enough for families with children and other close relatives.

There is a strong cultural tradition among Hispanics to maintain extended family units which frequently include grandparents. The Hispanic elderly are more likely to live in multigenerational families than non-Hispanic elderly.

Too often, benefit programs, including housing assistance, contain restrictive eligibility definitions which exclude extended family members. Since it is generally both less expensive and more socially desirable for elderly people to be cared for at home than for them to be institutionalized, guidelines for housing assistance might be revised to help maintain rather than separate multigenerational families.

F. Private Preservation and Development

The Tax Reform Act of 1986 contains a housing subsidy program which works through the tax code and is administered by state housing agencies. The credit, over a ten-year period, will return to investors up to 90% of the cost of construction or rehabilitation of low-income housing. However, since nonprofit organizations pay no taxes, they must undertake joint ventures with profit-motivated owners in order to use the credit.

Instead of requiring nonprofit organizations to undertake these joint ventures and the attendant costs of syndication, which use from one-quarter to one-half of the value of the credit, the credit could be made refundable for nonprofit housing organizations. That is, since the nonprofit owes no taxes, it would get a check from the Treasury in the amount of the credit. This proposal is consistent with other provisions of the credit, which provide a 10% set-aside for nonprofit housing.

G. Fair Housing

Discrimination against minority groups, Hispanics as well as Blacks and others, is a common occurrence in U.S. housing markets. Since 1968, federal law has prohibited housing discrimination. But the law is deficient in two major respects: it does not afford protection to families with children or handicapped persons, and its enforcement provisions are so weak that they were described by one HUD Secretary as "an invitation to intransigence."

Hispanics are severely affected by restrictions prohibiting families with children from housing units. A 1980 HUD study found that 26% of all rental units in the United States did not allow children, and another 50% had policies which restricted the ability of families with children to rent the units. This policy is especially restrictive for Hispanics, who are more likely than other Americans to have children. In 1985, about two-thirds (66%) of Hispanic families had children under 18.[28]

The proposed Fair Housing Amendments Act of 1987 does extend protection to families with children and the disabled. However, the legislation does not address the need for action to increase the likelihood that Hispanics encountering housing discrimination will file complaints. Despite evidence of pervasive housing discrimination against Hispanics, HUD data reveal that Hispanics tend to file very few complaints. According to the data:

> From Fiscal Year 1980 through Fiscal Year 1985, formal complaints filed with HUD-certified fair housing state and local agencies by Blacks alleging discrimination totaled 1,328, a ratio of about 11:1 Black-to-Hispanic, yet the Black population is only about 37% larger than the Hispanic population.
>
> This pattern was consistent over the six-year period. The ratio of Black-to-Hispanic complaints exceeded 10:1 in every year except Fiscal Year 1983 (9:1).[29]

Several important reasons have been suggested as to why Hispanics are less likely than other minorities to file civil rights complaints in general, and fair housing complaints in particular. First, many Hispanics may not have a complete understanding of their rights; and second, all but the most blatant forms of housing discrimination frequently are not recognized as illegal discrimination by the victims. Some examples of subtle forms of housing discrimination, e.g., "steering," false information on the availability of rental units, and differential treatment in lending practices, are difficult for a victim to identify.

Furthermore, the weak enforcement mechanism in the present fair housing law may contribute to the low numbers of complaints filed by Hispanics. The lengthy period required to reach conciliation and the lack of any real redress to the victim may deter Hispanic victims from filing complaints. Limited-English proficiency may also hinder Hispanics from fully understanding what realtors or

rental agents are telling them, thus limiting their ability to detect discrimination. Overall, these factors may limit confidence within the Hispanic community in the HUD conciliation process, thus reducing the number of complaints.

A potentially significant new initiative -- the Fair Housing Initiatives Program (FHIP) -- was included in the housing authorization bill enacted by Congress in 1987. Under FHIP, HUD will provide grants to public agencies and nonprofit groups to carry out testing and outreach activities related to fair housing. Previous experience has demonstrated that testing and outreach activity can increase dramatically the number of fair housing complaints by helping victims to identify discrimination, and by assisting victims to seek redress. Some fair housing advocates have questioned HUD's commitment to the FHIP program, and it remains to be seen whether HUD implements the program effectively.[30]

IX. CONCLUSIONS AND POLICY RECOMMENDATIONS

A. Overview -- Principles for a New Housing Policy

1. Comprehensive Approach

Meeting the housing needs of Hispanics requires a comprehensive approach which combines a variety of public and private efforts. For example, increasing the housing stock will not benefit low- and moderate-income families if the expanded housing supply is not affordable. Similarly, simply providing low-income renters subsidies such as vouchers will not fully address their housing needs given a shortage of available low-income rental units. Ultimately, neither initiative will assist low-income Hispanics if there is continued housing discrimination.

2. Community Involvement

Recent reductions in federal assistance to local governments have resulted in increased reliance on local, community-based housing initiatives. Approximately 4,000 community-based organizations, including community development corporations, nonprofit developers, religious institutions and other neighborhood-based groups, have become a substantial segment of the housing delivery system, particularly in developing low-income housing.[31] Some of these initiatives have resulted from new partnerships between community organizations and local or state government. Others have included the establishment of symbiotic relationships between community-based groups and wealthy investors through the syndication process. Still others have involved the innovative use of public or private financing to increase homeownership among low-income persons. Many of these initiatives have extensively utilized "sweat equity" and other forms of voluntarism and self-help.

Hispanic community-based organizations, including several of the National Council of La Raza's affiliates, have extensive experience in housing development. The National Council itself, through its field offices, has increasingly acted as manager and developer for housing developments in the Southwest.

However, there is a continuing need for federal assistance to these groups. The long lead times inherent in, and the financial and legal complexities associated with, housing development require highly skilled staff and a stable funding base. Unfortunately, the vast majority of community-based organizations in general and Hispanic groups in particular do not have the staff and financial resources to carry out housing activity on a sustained basis. Promoting the involvement of community-based groups in housing therefore will require capacity-building assistance to these organizations, to enable them to acquire and retain the resources necessary to implement new housing initiatives.

Thus, community-based organizations provide a unique but underused mechanism for addressing the housing needs of low-income persons. Major new housing policy initiatives should promote and expand the role of such groups as part of a comprehensive approach to addressing the housing crisis.

3. Can We Afford It? -- A Question of Will

The resources required to carry out the policies and programs recommended below, while substantial, are clearly within this nation's capacity. Indeed, a somewhat different arrangement of current federal spending for housing, including tax expenditures, would probably suffice.

Housing policy in this country has been strongly influenced by a myth: that for decades the federal government has poured massive resources into low-income housing programs, which generally have not worked. The facts are very different. Outlays for federal housing assistance for many years were less than 1% of the total federal budget. They first reached the 1% level in 1984. Indeed, all federal spending for housing payments plus operating subsidies from the time the first public housing units were occupied in the late 1930s through 1986 totalled $86 billion. This is $3 billion less than housing-related tax expenditures in 1985 and 1986 alone.

Since 1980, the trend has been for diminished budget authority to expand low-income housing assistance, increased outlays as additional units have become occupied, and rapidly rising housing-related tax expenditures (See Figure 37).

FIGURE 37
TRENDS IN FEDERAL HOUSING ASSISTANCE, 1980-88

	Incremental Units (Thousands)			Federal Spending (Billions)		
Year	HUD	FmHA	All	BA[a]	Outlays	Tax Exps[b]
1980	251	110	362	$27.9	$5.6	$26.5
1981	217	104	321	26.9	7.8	33.3
1982	36	95	131	14.6	8.7	36.6
1983	-5	82	77	10.5	10.0	35.4
1984	75	77	152	12.7	11.3	37.9
1985	89	73	162	26.9[d]	25.3[d]	40.6
1986	83	54	137	11.6	12.4	48.5
1987	75	47	122	9.9	12.7	53.5
1988	88	53	141	10.5	13.8	53.7
1989[c]	108	29	137	9.6	14.8	52.6

a. Budget Authority
b. Tax expenditures
c. The 1989 figures are levels proposed or projected in the Administration's budget request.
d. Apparent increase is due to a change in the accounting procedure for certain housing subsidy programs and did not result in any additional units.

Source: Compiled by Cushing N. Dolbeare from various federal budget documents.

The bulk of the housing-related tax expenditures is for mortgage interest and property tax deductions taken by middle- and upper-income homeowners.

Through 1987, roughly ten percent of housing-related tax expenditures have been investor deductions, which, although they were taken primarily by those in the top tax brackets, did result in the construction, rehabilitation or maintenance of low-income housing. Now, most of these expenditures have been eliminated, but the homeowner deductions have been only slightly restricted.

An analysis of housing subsidy distribution in 1981, including both tax and direct expenditures, indicates the regressive nature of federal housing assistance programs, with far more absolute and per capita housing subsidies going to the very rich than to the poor (See Figure 38).

The contrast between subsidy and income distribution was even worse for Hispanics in 1981. At that time, 36% of Hispanic households had incomes below $10,000 and only 3% had incomes above $50,000. In fact, 76% of all housing-related tax subsidies in 1981 went to households with incomes over $30,000, the top 26% of the income distribution. Although this subsidy is widely regarded as essential to middle-income homeowners, in fact only 42% of all owners, and only 36% of Hispanic owners, had incomes above $30,000 in 1981. The conclusion is inescapable: the homeowner deductions are a subsidy that does not assist even a majority of homeowners, and those most needing assistance, because of their low incomes, receive the least.

FIGURE 38
HOUSING SUBSIDY DISTRIBUTION, 1981

Income	Percent Households	Percent Distribution Subsidies	Monthly Average
Under $10,000	25.4	12.6	$22.61
$10,000-20,000	26.7	6.9	12.00
$20,000-30,000	21.1	12.8	28.19
$30,000-50,000	19.6	43.5	71.91
Over $50,000	7.2	24.2	155.54

Source: Cushing N. Dolbeare, "Federal Housing Assistance: Who Needs It? Who Gets It?," National League of Cities, 1985, Tables 10 and 12.

The point of this analysis is not to advocate an end to homeowner deductions. Rather, it is to call attention to the total cost of federal housing programs and to the fact that many of those who loudly decry the cost of adequate housing assistance to low-income people are themselves benefiting from federal housing assistance.

Some combination of both increases in direct appropriations and more equitable distribution of tax expenditures would be appropriate to address the housing needs of the nation and the Hispanic community. A $20-$40 billion annual program of housing assistance in the form of housing allowances, housing

construction and rehabilitation grants, and the other recommendations described below could be funded in several ways. Some funds could be provided through a more equitable allocation of existing housing subsidies. Or, if a decision were made to match the present level of subsidies for middle- and upper-income people with assistance to low-income people, housing expenditures could rise to 2-3% of federal outlays.

B. Policy Recommendations

1. Supply of Subsidized Housing

A combination of federal policy initiatives are necessary to retain even current levels of subsidized, low-income housing. The National Council of La Raza recommends that:

- Congress should enact legislation that would more than triple the number of assisted units, preserving them for use by low-income families. First priority should be given to those buildings with expiring subsidy contracts.

- Congress should enact legislation providing for major increases in the rehabilitation and new construction of of low-income housing.

- Congress should enact legislation to minimize the loss of low-income housing through "prepayments and conversions"; such legislation should include:

  - Tax incentives to current owners permitting higher rates of return and access to reserves;

  - Tax disincentives including a special tax on profits accrued through the sale or conversion of subsidized housing; and

  - A "right of first refusal" to community-based groups for the purchase of such properties.

  Pending such action, Congress should place an immediate moratorium on prepayments.

- Congress should enact legislation providing sufficient revenues to maintain the physical and financial condition of existing subsidized housing units.

2. Use of the Existing Housing Stock: Housing Allowances

Given the serious problems of affordability faced by low-income households, and the fact that only a fraction of such households currently receive housing assistance, a major new initiative addressing affordability is critical. The National Council of La Raza recommends that:

Congress consider legislation providing for a Housing Allowance Entitlement Program. Under such a program, all families with incomes below a specified income level -- perhaps 50% of the median -- would receive assistance to bring shelter costs to no more than 30% of adjusted household income.

3. **Homeownership**

While increasing the level of homeownership among Hispanics and other low-income groups is a major priority, there are few proven models for accomplishing this objective. Thus, as interim steps, the National Council of La Raza recommends that:

- Congress should enact a series of demonstration programs designed to test models for assisting low-income families to become homeowners. These programs should include:
  - Limited equity cooperatives;
  - Equity sharing arrangements, including Mutual Housing Associations; and
  - Lease-purchase plans.
- Congress should enact legislation permitting the use of housing allowances or vouchers for the purchase, as well as rental, of housing.

4. **Role of Community-Based Organizations**

Community-based organizations are an essential component of a comprehensive approach to addressing low-income housing problems. The National Council of La Raza recommends that:

- Congress should enact legislation which promotes and expands the role of private, nonprofit, community-based organizations in the planning, development, rehabilitation, construction and management of low-income housing.

5. **Equitable Participation of Hispanics**

Hispanics are severely underrepresented as beneficiaries of low-income housing assistance. Thus, the creation or expansion of low-income housing opportunities will not, alone, ensure that Hispanic Americans receive an equitable share of those opportunities. The National Council of La Raza recommends that:

- All housing assistance programs should include major outreach programs targeted to the Hispanic community; such programs should:
  - Include bilingual materials and staff; and/or

- .. Use Hispanic-controlled community-based groups in the delivery of services.

- All federal housing allowance, new construction and rehabilitation, and mortgage insurance programs, should:

  - .. Ensure that sufficient subsidies and units for large families are available;

  - .. Define "family" to include close, live-in relatives including grandparents; and

  - .. Ensure that sufficient subsidies and units are available for use in predominantly Hispanic and integrated neighborhoods.

6. **Preserving Unsubsidized Low-Income Housing**

It is unlikely that all the National Council's recommendations will be adopted in the short term. Thus, over the next few years, new measures will be needed to prevent the conversion of unsubsidized low-income housing to upscale rental or condominium units. The National Council of La Raza recommends that:

- Congress, the Administration and local governments should act vigorously to prevent displacement where possible, and guarantee replacement housing and relocation assistance in the event of displacement. Such guarantees should cover all displacement that results in whole or in part from any form of federal financial assistance.

- State and local governments should enact a variety of protections against displacement; such protections should include:

  - .. Ordinances prohibiting displacement of low-income housing in all but the most extreme cases;

  - .. Programs requiring the provision of alternative housing or housing allowances for displaced persons;

  - .. Programs to purchase and rehabilitate housing coming on the market to preserve it for moderate-income persons (thus reducing market pressure on low-income housing stock);

  - .. Enhanced eviction protections for displaced persons;

  - .. The creative use of planning and zoning and eminent domain powers to preserve -- and if necessary acquire -- low-income housing threatened with conversion; and

  - .. A "right of first refusal" to nonprofit organizations on low-income housing threatened with conversion.

7. **Private Preservation and Development**

The National Council of La Raza recommends that:

- Congress should amend the Tax Reform Act of 1986 to provide that the low-income housing tax credit be refundable to nonprofit organizations.

8. **Fair Housing**

The nation's fair housing laws must be strengthened. However, given the relatively low propensity of Hispanic victims of discrimination to seek redress for acts of discrimination, special efforts beyond strengthening the law are needed. The National Council recommends that:

- Congress should enact pending fair housing legislation which:
  - Strengthens the enforcement provisions of fair housing laws by providing a system of administrative law judges to adjudicate complaints;
  - Expands the law's coverage to include the handicapped and families with children.
- Congress should fully fund and vigorously oversee the Fair Housing Initiatives Program, which has the potential for providing major outreach, counseling, and assistance to victims of housing discrimination.
- The Department of Housing and Urban Development should implement a fair housing initiative focusing on Hispanics which includes:
  - Support for increased testing using Hispanic testers to provide more empirical data on the scope and degree of discrimination against Hispanics; and
  - Funding to Hispanic community-based organizations to support outreach and public education, testing and counseling.

C. Conclusions

The recent wave of Commission and Task Force reports suggests that the nation's housing policy will soon become a major, "front burner" issue. There is a remarkable consensus in the primary findings and recommendations included in all of these reports; the reports identify a massive and growing shortage of low-income housing and recommend major new policy initiatives to address this shortage. It is virtually certain that the 101st Congress will consider sweeping new housing legislation.

As this report demonstrates, low-income Hispanic Americans face a major housing crisis. For Hispanics, this crisis -- the product of changing demographics and inadequate federal policies -- is exacerbated by a high and rising incidence of poverty, and continued housing discrimination. Hispanic Americans therefore have a significant stake in the outcome of the upcoming housing policy debates. The National Council of La Raza intends to be fully involved in these debates, to ensure that the interests of Hispanics are adequately addressed.

END NOTES

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21. U. S. General Accounting Office, "Housing Allowances - An Assessment of Program Participation and Effects," GAO/PEMD-86-3, February 1986, p. 11.

22. Urban Institute, unpublished data submitted to the National Low Income Housing Preservation Commission, "Preventing the Disappearance of Low-Income Housing," op. cit., p. 53.

23. "Housing the Hispanic Population: Are Special Programs and Policies Needed?," op. cit.

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27. The Housing and Community Development Act of 1987, Sec. 509, Public Law No. 100-242.

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29. Testimony on Segregration and Housing Discrimination in the Hispanic Community, op. cit.; calculations by the National Council of La Raza based on unpublished data from the Department of Housing and Urban Development, Office of Fair Housing and Equal Opportunity.

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Appendix A: Selected Tables from:
U.S. Department of Commerce
U.S. Bureau of the Census
Annual Housing Survey
Current Population Reports
Series H-150-83

	Occupied Units				Horizontal Percent			Vertical Percent			
	All Units	White	Black	His-panic	White	Black	Hispanic	All	White	Black	Hispanic
Household Composition											
2 or More Person Households	65,717	54,772	6,983	3,962	83.3%	10.6%	6.0%	77.5%	77.1%	76.2%	85.6%
Married Couple Families, No	50,713	44,220	3,651	2,842	87.2%	7.2%	5.6%	59.8%	62.3%	39.8%	61.4%
Other Male Householder	4,825	3,858	642	325	80.0%	13.3%	6.7%	5.7%	5.4%	7.0%	7.0%
Other Female Householder	10,263	6,734	2,710	819	65.6%	26.4%	8.0%	12.1%	9.5%	29.6%	17.7%
1-Person Households	19,053	16,240	2,162	651	85.2%	11.3%	3.4%	22.5%	22.9%	23.6%	14.1%
Male Householder	7,711	6,390	988	333	82.9%	12.8%	4.3%	9.1%	9.0%	10.8%	7.2%
Female Householder	11,342	9,850	1,174	318	86.8%	10.4%	2.8%	13.4%	13.9%	12.8%	6.9%
Married Couples	51,074	44,528	3,680	2,866	87.2%	7.2%	5.6%	60.2%	62.7%	40.1%	62.0%
Other Households With Two More Adults	10,383	7,665	2,013	705	73.8%	19.4%	6.8%	12.2%	10.8%	22.0%	15.2%
Households With Only One Adult	23,461	18,889	3,494	1,078	80.5%	14.9%	4.6%	27.7%	26.6%	38.1%	23.3%
Age of Householder											
Under 35 Years	24,863	20,041	2,967	1,855	80.6%	11.9%	7.5%	29.3%	28.2%	32.4%	40.1%
35-64 Years	42,144	35,142	4,684	2,318	83.4%	11.1%	5.5%	49.7%	49.5%	51.1%	50.1%
65 Years and Over	17,832	15,864	1,515	453	89.0%	8.5%	2.5%	21.0%	22.3%	16.5%	9.8%
Median	46	46	44	40							
Persons 65 Years Old and Over											
None	65,175	53,663	7,467	4,045	82.3%	11.5%	6.2%	76.8%	75.5%	81.5%	87.4%
1 Persons	13,539	11,813	1,286	440	87.3%	9.5%	3.2%	16.0%	16.6%	14.0%	9.5%
2 Persons or More	6,121	5,567	413	141	90.9%	6.7%	2.3%	7.2%	7.8%	4.5%	3.0%
Number of Single Children Under 18 Years Old											
None	51,421	44,941	4,587	1,893	87.4%	8.9%	3.7%	60.6%	63.3%	50.0%	40.9%
1	14,015	11,127	1,920	968	79.4%	13.7%	6.9%	16.5%	15.7%	20.9%	20.9%
2	12,237	9,954	1,405	878	81.3%	11.5%	7.2%	14.4%	14.0%	15.3%	19.0%
3 or More	7,164	5,022	1,255	887	70.1%	17.5%	12.4%	8.4%	7.1%	13.7%	19.2%
Median	0.4	0.4	0.5	0.9							
Total Households With Children	33,415	26,102	4,580	2,733	78.1%	13.7%	8.2%	39.4%	36.7%	50.0%	59.1%
With Own Children Under 18	31,325	24,838	3,926	2,561	79.3%	12.5%	8.2%	36.9%	35.0%	42.8%	55.4%
Under 6 Years Only	7,939	6,460	794	685	81.4%	10.0%	8.6%	9.4%	9.1%	8.7%	14.8%
6 to 17 Years Only	17,179	13,768	2,255	1,156	80.1%	13.1%	6.7%	20.3%	19.4%	24.6%	25.0%
Both Age Groups	6,208	4,611	877	720	74.3%	14.1%	11.6%	7.3%	6.5%	9.6%	15.6%
Year Householder Moved Into Unit											
1980 to 1984	32,662	26,447	3,816	2,399	81.0%	11.7%	7.3%	38.5%	37.2%	41.6%	51.9%
1975 to 1979	19,862	16,676	2,046	1,140	84.0%	10.3%	5.7%	23.4%	23.5%	22.3%	24.6%
1970 to 1974	9,294	7,693	1,127	474	82.8%	12.1%	5.1%	11.0%	10.8%	12.3%	10.2%
1960 to 1969	12,137	10,449	1,287	401	86.1%	10.6%	3.3%	14.3%	14.7%	14.0%	8.7%
1950 to 1959	6,375	5,722	529	124	89.8%	8.3%	1.9%	7.5%	8.1%	5.8%	2.7%
1949 or Earlier	4,510	4,061	361	88	90.0%	8.0%	2.0%	5.3%	5.7%	3.9%	1.9%
Median	78	NA	78	80	--	--	--				

	Occupied Units				Horizontal Percent			Vertical Percent			
	All Units	White	Black	Hispanic	White	Black	Hispanic	All	White	Black	Hispanic
Household Income											
Less Than $10,000	20,773	15,298	3,982	1,493	73.6%	19.2%	7.2%	24.5%	21.5%	43.4%	32.3%
$10,000 to $19,999	21,640	17,796	2,435	1,409	82.2%	11.3%	6.5%	25.5%	25.1%	26.6%	30.5%
$20,000 to $29,999	16,116	13,963	1,344	809	86.6%	8.3%	5.0%	19.0%	19.7%	14.7%	17.5%
$30,000 to $49,999	17,659	15,938	1,069	652	90.3%	6.1%	3.7%	20.8%	22.4%	11.7%	14.1%
$50,000 or More	8,653	8,052	338	263	93.1%	3.9%	3.0%	10.2%	11.3%	3.7%	5.7%
Median	20,004	--	12,064	15,115	--	--	--	--	--	--	--
Income as Percent of Poverty Level:											
Less Than 50 Percent	4,597	2,817	1,304	476	61.3%	28.4%	10.4%	5.4%	4.0%	14.2%	10.3%
50 to 99	8,876	6,095	1,954	827	68.7%	22.0%	9.3%	10.5%	8.6%	21.3%	17.9%
100 to 149	9,770	7,608	1,412	750	77.9%	14.5%	7.7%	11.5%	10.7%	15.4%	16.2%
150 to 199	9,432	7,811	1,016	605	82.8%	10.8%	6.4%	11.1%	11.0%	11.1%	13.1%
200 Percent or More	52,162	46,710	3,482	1,970	89.5%	6.7%	3.8%	61.5%	65.8%	38.0%	42.6%
Income of Families And Primary Individuals											
Less than $10,000	21,676	16,051	4,087	1,538	74.0%	18.9%	7.1%	25.6%	22.6%	44.6%	33.2%
$10,000 to $19,999	21,896	18,039	2,442	1,415	82.4%	11.2%	6.5%	25.8%	25.4%	26.6%	30.6%
$20,000 to $29,999	15,994	13,894	1,305	795	86.9%	8.2%	5.0%	18.9%	19.6%	14.2%	17.2%
$30,000 to $49,999	16,990	15,352	1,009	629	90.4%	5.9%	3.7%	20.0%	21.6%	11.0%	13.6%
$50,000 or More	8,284	7,711	323	250	93.1%	3.9%	3.0%	9.8%	10.9%	3.5%	5.4%
Median	19,421		11,693	14,720							
Income Sources of Families and Primary Individuals											
Wages and Salaries	62,243	52,016	6,535	3,692	83.6%	10.5%	5.9%	73.4%	73.2%	71.3%	79.8%
Wages and Salaries Were Major Source of Income	54,664	45,451	5,824	3,389	83.1%	10.7%	6.2%	64.4%	64.0%	63.5%	73.3%
Business, Farm, or Ranch	11,015	10,339	377	299	93.9%	3.4%	2.7%	13.0%	14.6%	4.1%	6.5%
Social Security or Pensions	27,321	23,931	2,610	780	87.6%	9.6%	2.9%	32.2%	33.7%	28.5%	16.9%
Interest or Dividends ($400 or	6,874	6,749	55	70	98.2%	0.8%	1.0%	8.1%	9.5%	0.6%	1.5%
Rental Income	6,096	5,498	345	253	90.2%	5.7%	4.2%	7.2%	7.7%	3.8%	5.5%
With Lodger(s)	172	144	21	7	83.7%	12.2%	4.1%	0.2%	0.2%	0.2%	0.2%
Welfare or SSI	5,667	3,067	1,885	715	54.1%	33.3%	12.6%	6.7%	4.3%	20.6%	15.5%
Alimony or Child Support	2,862	2,485	269	108	86.8%	9.4%	3.8%	3.4%	3.5%	2.9%	2.3%
Other	11,300	9,433	1,176	691	83.5%	10.4%	6.1%	13.3%	13.3%	12.8%	14.9%
Monthly Housing Costs											
Less than $250	27,912	22,808	3,714	1,390	81.7%	13.3%	5.0%	32.9%	32.1%	40.5%	30.0%
$250 to $499	32,329	26,415	3,812	2,102	81.7%	11.8%	6.5%	38.1%	37.2%	41.6%	45.4%
$500 or More	16,377	14,688	919	770	89.7%	5.6%	4.7%	19.3%	20.7%	10.0%	16.6%
No Cash Rent	1,808	1,460	212	136	80.8%	11.7%	7.5%	2.1%	2.1%	2.3%	2.9%
Mortgage Payment Not Reported	4,766	4,208	402	156	88.3%	8.4%	3.3%	5.6%	5.9%	4.4%	3.4%
Median	315	NA	273	316							
Monthly Housing Cost As Percent of Income											
Less than 30 Percent	53,464	46,189	4,810	2,465	86.4%	9.0%	4.6%	63.0%	65.0%	52.5%	53.3%
30 to 49 Percent	12,831	10,182	1,739	910	79.4%	13.6%	7.1%	15.1%	14.3%	19.0%	19.7%
50 to 59 Percent	2,564	1,934	420	210	75.4%	16.4%	8.2%	3.0%	2.7%	4.6%	4.5%
60 to 69 Percent	1,618	1,179	280	159	72.9%	17.3%	9.8%	1.9%	1.7%	3.1%	3.4%
70 Percent or More	5,486	3,960	1,083	443	72.2%	19.7%	8.1%	6.5%	5.6%	11.8%	9.6%
Zero or Negative Income	533	334	119	80	62.7%	22.3%	15.0%	0.6%	0.5%	1.3%	1.7%
No Cash Rent	1,808	1,460	212	136	80.8%	11.7%	7.5%	2.1%	2.1%	2.3%	2.9%
Mortgage Payment Not Reported	4,766	4,208	402	156	88.3%	8.4%	3.3%	5.6%	5.9%	4.4%	3.4%
Median	21	21	26	25	--	--	--	--	--	--	--
Rent Reductions											
Publicly Owned Housing	2,190	1,111	853	226	50.7%	38.9%	10.3%	2.6%	1.6%	9.3%	4.9%
Other Government Rent Subsidy	1,202	732	339	131	60.9%	28.2%	10.9%	1.4%	1.0%	3.7%	2.8%

	Occupied Units				Horizontal Percent			Vertical Percent			
	All Units	White	Black	Hispanic	White	Black	Hispanic	All	White	Black	Hispanic
Overall Opinion of Structure											
Excellent	32,811	29,759	1,955	1,097	90.7%	6.0%	3.3%	38.7%	41.9%	21.3%	23.7%
Good	34,960	28,864	3,957	2,139	82.6%	11.3%	6.1%	41.2%	40.6%	43.2%	46.2%
Fair	10,564	7,187	2,393	984	68.0%	22.7%	9.3%	12.5%	10.1%	26.1%	21.3%
Poor	1,744	965	560	219	55.3%	32.1%	12.6%	2.1%	1.4%	6.1%	4.7%
Selected Physical Problems[30]											
Severe Physical Problems	2,876	1,823	802	251	63.4%	27.9%	8.7%	3.4%	2.6%	8.7%	5.4%
Plumbing	1,619	1,079	448	92	66.6%	27.7%	5.7%	1.9%	1.5%	4.9%	2.0%
Heating	614	402	138	74	65.5%	22.5%	12.1%	0.7%	0.6%	1.5%	1.6%
Upkeep	664	291	283	90	43.8%	42.6%	13.6%	0.8%	0.4%	3.1%	1.9%
Hallways	2	0	2	0	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Electric	227	161	43	23	70.9%	18.9%	10.1%	0.3%	0.2%	0.5%	0.5%
Moderate Physical Problems	4,690	2,873	1,253	564	61.3%	26.7%	12.0%	5.5%	4.0%	13.7%	12.2%
Plumbing	171	111	37	23	64.9%	21.6%	13.5%	0.2%	0.2%	0.4%	0.5%
Heating	2,568	1,422	789	357	55.4%	30.7%	13.9%	3.0%	2.0%	8.6%	7.7%
Upkeep	1,866	1,227	462	177	65.8%	24.8%	9.5%	2.2%	1.7%	5.0%	3.8%
Hallways	36	12	15	9	33.3%	41.7%	25.0%	0.0%	0.0%	0.2%	0.2%
Kitchen	271	188	47	36	69.4%	17.3%	13.3%	0.3%	0.3%	0.5%	0.8%
Selected Deficiencies											
Signs of Rats/Mice	9,998	6,872	2,296	830	68.7%	23.0%	8.3%	11.8%	9.7%	25.0%	17.9%
Holes In Floor	1,836	1,083	560	193	59.0%	30.5%	10.5%	2.2%	1.5%	6.1%	4.2%
Open Cracks or Holes (Interior)	5,225	3,302	1,388	535	63.2%	26.6%	10.2%	6.2%	4.6%	15.1%	11.6%
Broken Plaster or Peeling Paint	4,884	3,288	1,125	471	67.3%	23.0%	9.6%	5.8%	4.6%	12.3%	10.2%
No Electrical Wiring	5,013	3,641	896	476	72.6%	17.9%	9.5%	5.9%	5.1%	9.8%	10.3%
Exposed Wiring	2,257	1,701	369	187	75.4%	16.3%	8.3%	2.7%	2.4%	4.0%	4.0%
Rooms Without Electric Outlets	2,567	1,849	521	197	72.0%	20.3%	7.7%	3.0%	2.6%	5.7%	4.3%
Water Leakage During Last 12 Months											
Basement Leaks	9,651	8,674	806	171	89.9%	8.4%	1.8%	11.4%	12.2%	8.8%	3.7%
Roof Leaks	5,420	4,008	986	426	73.9%	18.2%	7.9%	6.4%	5.6%	10.8%	9.2%
Failures In Equipment											
Water Supply Stoppage											
With Piped Water	80,561	67,614	8,635	4,312	83.9%	10.7%	5.4%	100.0%	100.0%	100.0%	100.0%
No Stoppage In Last 3 Months	73,839	61,978	7,953	3,908	83.9%	10.8%	5.3%	91.7%	91.7%	92.1%	90.6%
With Stoppage In Last 3 Months	5,440	4,631	480	329	85.1%	8.8%	6.0%	6.8%	6.8%	5.6%	7.6%
Flush Toilet Breakdowns											
With One Flush Toilet	47,177	37,876	6,245	3,056	80.3%	13.2%	6.5%	100.0%	100.0%	100.0%	100.0%
1 or More Always Working In La	44,331	35,807	5,726	2,798	80.8%	12.9%	6.3%	94.0%	94.5%	91.7%	91.6%
None Working Some Time In Last	2,155	1,524	421	210	70.7%	19.5%	9.7%	4.6%	4.0%	6.7%	6.9%
Heating Equipment Breakdowns											
With Heating Equipment An	84,147	70,622	9,070	4,455	83.9%	10.8%	5.3%	100.0%	100.0%	100.0%	100.0%
Equipment Breakdowns Lasting 6	3,568	2,745	586	237	76.9%	16.4%	6.6%	4.2%	3.9%	6.5%	5.3%
Electric Fuses and Circuit Breakers											
With Electrical Wiring	75,674	62,769	8,575	4,330	82.9%	11.3%	5.7%	100.0%	100.0%	100.0%	100.0%
No Fuses/Breakers Blown In Las	59,391	49,087	6,835	3,469	82.7%	11.5%	5.8%	78.5%	78.2%	79.7%	80.1%
With Fuses/Breakers Blown In L	11,232	9,585	1,154	493	85.3%	10.3%	4.4%	14.8%	15.3%	13.5%	11.4%
Plumbing											
With All Plumbing Facilities	83,526	70,195	8,779	4,552	84.0%	10.5%	5.4%	98.5%	98.8%	95.8%	98.4%
Lacking Some or All Facilities	1,619	1,079	448	92	66.6%	27.7%	5.7%	1.9%	1.5%	4.9%	2.0%

[30] % Figures may not add to total, because more than one category may apply to a unit.

Selected Characteristics By Race And Hispanic origin, United States, 1983

	Occupied Units				Horizontal Percent			Vertical Percent			
	All Units	White[28]	Black[29]	Hispanic	White	Black	Hispanic	All	White	Black	Hispanic
Occupied Housing Units	84,828	71,035	9,167	4,626	83.7%	10.8%	5.5%	100.0%	100.0%	100.0%	100.0%
Tenure											
Owner Occupied	54,884	48,788	4,112	1,984	88.9%	7.5%	3.6%	64.7%	68.7%	44.9%	42.9%
As Percent of total	65	69	45	43	--	--	--	--	--	--	--
Renter Occupied	29,951	22,254	5,055	2,642	74.3%	16.9%	8.8%	35.3%	31.3%	55.1%	57.1%
Units In Structure											
One	57,099	49,520	5,047	2,532	86.7%	8.8%	4.4%	67.3%	69.7%	55.1%	54.7%
Two or More	23,012	17,206	3,871	1,935	74.8%	16.8%	8.4%	27.1%	24.2%	42.2%	41.8%
Mobile Home or Trailer	4,725	4,315	251	159	91.3%	5.3%	3.4%	5.6%	6.1%	2.7%	3.4%
Median Persons Per Unit	2.4	1.7	2.6	3.2							
Median Rooms	5.2	5.7	4.8	4.6							
Median Bedrooms	2.6	3.1	2.4	2.2							
Persons Per Room											
1.00 or Less	81,871	69,526	8,470	3,875	84.9%	10.3%	4.7%	96.5%	97.9%	92.4%	83.8%
1.01 to 1.50	2,259	1,223	538	498	54.1%	23.8%	22.0%	2.7%	1.7%	5.9%	10.8%
1.51 or More	705	292	160	253	41.4%	22.7%	35.9%	0.8%	0.4%	1.7%	5.5%
Year Structure Built											
1970 to 1984	21,825	19,182	1,685	958	87.9%	7.7%	4.4%	25.7%	27.0%	18.4%	20.7%
1960 to 1969	17,165	14,696	1,675	794	85.6%	9.8%	4.6%	20.2%	20.7%	18.3%	17.2%
1950 to 1959	13,646	11,489	1,343	814	84.2%	9.8%	6.0%	16.1%	16.2%	14.7%	17.6%
1940 to 1949	7,549	5,869	1,154	526	77.7%	15.3%	7.0%	8.9%	8.3%	12.6%	11.4%
1939 or Earlier	24,655	19,813	3,308	1,534	80.4%	13.4%	6.2%	29.1%	27.9%	36.1%	33.2%
Median	1957	1958	1951	1953	--	--	--	--	--	--	--
Main House Heating Fuel											
Housing Units with Heat	84,147	70,622	9,070	4,455	83.9%	10.8%	5.3%	100.0%	100.0%	100.0%	100.0%
Electricity	15,771	13,604	1,405	762	86.3%	8.9%	4.8%	18.7%	19.3%	15.5%	17.1%
Piped Gas	46,729	38,510	5,367	2,852	82.4%	11.5%	6.1%	55.5%	54.5%	59.2%	64.0%
Bottled Gas	3,938	3,271	490	177	83.1%	12.4%	4.5%	4.7%	4.6%	5.4%	4.0%
Fuel Oil	12,602	10,623	1,383	596	84.3%	11.0%	4.7%	15.0%	15.0%	15.2%	13.4%
Other	5,119	4,625	425	69	90.3%	8.3%	1.3%	6.1%	6.5%	4.7%	1.5%
Foundation											
1 Unit Bldg Excl Mobile Homes	57,099	49,521	5,046	2,532	86.7%	8.8%	4.4%	67.3%	69.7%	55.0%	54.7%
Basement under all or Part of Structure	27,087	24,916	1,755	416	92.0%	6.5%	1.5%	31.9%	35.1%	19.1%	9.0%
No Basement	30,014	24,606	3,292	2,116	82.0%	11.0%	7.1%	35.4%	34.6%	35.9%	45.7%
Lot Size											
Less Than 10 Acres	79,782	66,354	8,905	4,523	83.2%	11.2%	5.7%	94.1%	93.4%	97.1%	97.8%
10 Acres or More	5,048	4,683	262	103	92.8%	5.2%	2.0%	6.0%	6.6%	2.9%	2.2%

[28] White is calculated as all units less Black and Hispanic. This it includes "other" households, such as Asians.

[29] Black includes 94,000 Hispanic households, who are counted twice (once as Blacks, again as Hispanics), because information to make appropriate adjustment is not unavailable.

Appendix B: Selected Tables from:
U.S. Department of Commerce
U.S. Bureau of the Census
General Housing Characteristics,
United States Summary, 1980

	Number					Percent			
	Total	Mexican	Puerto Rican	Cuban	Other	Mexican	Puerto Rican	Cuban	Other
ROOMS									
Owner-occupied housing units	1,739	1,089	124	123	403	62.6%	7.1%	7.1%	23.2%
1-3 rooms	184	116	10	22	36	63.0%	5.4%	12.0%	19.6%
4-6 rooms	1,172	772	79	67	255	65.8%	6.7%	5.7%	21.7%
7 or more rooms	382	201	35	34	113	52.5%	9.2%	8.8%	29.4%
Median	5.3	5.2	5.7	5.4	5.6	NA	NA	NA	NA
Renter-occupied housing units	2,269	1,138	475	157	500	50.1%	20.9%	6.9%	22.0%
1-3 rooms	991	505	168	83	235	50.9%	17.0%	8.4%	23.7%
4-6 rooms	1,216	601	296	70	250	49.4%	24.3%	5.7%	20.5%
7 or more rooms	62	32	11	4	15	52.5%	17.4%	5.8%	24.4%
Median	3.7	3.7	3.9	3.4	3.6	NA	NA	NA	NA
PERSONS IN UNIT									
Owner-occupied housing units	1,739	1,089	124	123	403	62.6%	7.1%	7.1%	23.2%
1-3 persons	808	469	55	64	220	58.1%	6.8%	7.9%	27.2%
4-6 persons	769	495	59	54	161	64.4%	7.7%	7.1%	20.9%
7 or more persons	161	124	9	5	23	77.2%	5.8%	2.9%	14.1%
Median	3.67	3.84	3.73	3.42	3.26	NA	NA	NA	NA
Renter-occupied housing units	2,269	1,138	475	157	500	50.1%	20.9%	6.9%	22.0%
1-3 persons	1,410	646	298	122	344	45.8%	21.2%	8.7%	24.4%
4-6 persons	716	392	155	32	137	54.7%	21.7%	4.5%	19.1%
7 or more persons	143	100	21	2	19	70.2%	14.8%	1.5%	13.5%
Median	2.89	3.15	2.89	2.24	2.54	NA	NA	NA	NA
PERSONS PER ROOM									
Owner-occupied housing units	1,739	1,089	124	123	403	62.6%	7.1%	7.1%	23.2%
1.00 or less	1,451	871	110	107	363	60.0%	7.6%	7.3%	25.1%
1.01 to 1.50	185	137	10	10	27	74.2%	5.6%	5.5%	14.7%
1.50 or more	103	81	4	6	13	78.3%	3.5%	5.8%	12.5%
Renter-occupied housing units	2,269	1,138	475	157	500	50.1%	20.9%	6.9%	22.0%
1.00 or less	1,695	778	392	130	395	45.9%	23.1%	7.7%	23.3%
1.01 to 1.50	291	167	57	12	54	57.5%	19.8%	4.1%	18.6%
1.50 or more	283	192	25	14	51	68.1%	8.9%	5.0%	18.0%
All occupied units	4,008	2,227	599	279	903	55.6%	14.9%	7.0%	22.5%
1.00 or less	3,146	1,649	502	237	758	52.4%	16.0%	7.5%	24.1%
1.01 to 1.50	476	304	68	22	81	64.0%	14.3%	4.7%	17.1%
1.50 or more	386	273	29	20	64	70.8%	7.4%	5.2%	16.5%

Source: U.S. Census, General Housing Characteristics, United States Summary, 1980, Tables 10-15.

Selected Characteristics of Hispanic Households, by Nationality, 1980.
(Households in Thousands)

	Number					Percent			
	Total	Mexican	Puerto Rican	Cuban	Other	Mexican	Puerto Rican	Cuban	Other
Occupied housing units	4,008	2,227	599	279	903	55.6%	14.9%	7.0%	22.5%
PERSONS									
Persons in occupied units	13,938	8,323	1,957	826	2,831	59.7%	14.0%	5.9%	20.3%
Per occupied housing unit	3.48	3.74	3.27	2.96	3.13	NA	NA	NA	NA
Owner-occupied housing units	6,665	4,370	474	431	1,389	65.6%	7.1%	6.5%	20.8%
Renter-occupied housing units	7,273	3,953	1,483	395	1,441	54.4%	20.4%	5.4%	19.8%
TENURE									
Owner-occupied housing units	1,739	1,089	124	123	403	62.6%	7.1%	7.1%	23.2%
Percent owner-occupied	43.4%	48.9%	20.7%	43.9%	44.7%	NA	NA	NA	NA
Renter-occupied housing units	2,269	1,138	475	157	500	50.1%	20.9%	6.9%	22.0%
Percent renter-occupied	56.6%	51.1%	79.3%	56.1%	55.3%	NA	NA	NA	NA
PLUMBING FACILITIES									
Owner-occupied housing units	1,739	1,089	124	123	403	62.6%	7.1%	7.1%	23.2%
Complete plumbing[23]	1,700	1,062	121	121	396	62.5%	7.1%	7.1%	23.3%
Lacking complete plumbing	39	27	3	2	7	70.1%	6.7%	4.0%	19.2%
Shared plumbing[24]	9	3	2	1	2	39.9%	21.9%	13.1%	25.2%
Some but not all plumbing	19	15	0	0	3	80.3%	2.3%	1.1%	16.3%
No plumbing facilities	11	9	0	0	2	75.8%	2.5%	2.1%	19.6%
Renter-occupied housing units	2,269	1,138	475	157	500	50.1%	20.9%	6.9%	22.0%
Complete plumbing	2,156	1,083	448	151	475	50.2%	20.8%	7.0%	22.0%
Lacking complete plumbing	113	55	27	6	25	49.2%	23.8%	5.1%	22.0%
Shared plumbing	54	21	16	4	13	37.9%	30.1%	7.6%	24.5%
Some but not all plumbing	35	21	7	1	7	58.9%	18.7%	2.5%	19.9%
No plumbing facilities	23	14	4	1	4	61.0%	16.7%	3.0%	19.3%
All units	4,008	2,227	599	279	903	55.6%	14.9%	7.0%	22.5%
Complete plumbing	3,857	2,144	569	272	871	55.6%	14.8%	7.1%	22.6%
Lacking complete plumbing	151	82	29	7	32	54.5%	19.4%	4.8%	21.3%
Shared plumbing	63	24	18	5	15	38.1%	28.9%	8.3%	24.6%
Some but not all plumbing	54	36	7	1	10	66.3%	13.0%	2.0%	18.6%
No plumbing facilities	34	23	4	1	7	65.9%	12.0%	2.7%	19.4%
MEDIAN Household INCOME IN 1979									
All households	$13,347	$13,696	$9,894	$15,848	$14,394	NA	NA	NA	NA
Owners	$19,009	$17,997	$20,178	$22,769	$20,291	NA	NA	NA	NA
Renters	$10,256	$10,690	$8,046	$11,084	$10,963	NA	NA	NA	NA
Median rent as % of median i	27.0%	24.8%	33.9%	27.6%	27.1%	NA	NA	NA	NA

[23] Complete plumbing for exclusive use.

[24] Complete plumbing but shared with another household.

	Number					Percent			
	Total	Mexican	Puerto Rican	Cuban	Other	Mexican	Puerto Rican	Cuban	Other
INCOME IN 1979 BELOW POVERTY LEVEL									
Owner-occupied	219	155	12	7	44	71.1%	5.6%	3.2%	20.1%
Percent below poverty level	12.7%	14.4%	10.2%	5.8%	10.7%	NA	NA	NA	NA
Renter-occupied	701	332	199	39	131	47.3%	28.4%	5.6%	18.7%
Percent below poverty level	31.1%	29.5%	42.1%	24.7%	26.0%	NA	NA	NA	NA
MORTGAGE STATUS AND SELECTED MONTHLY OWNER COSTS									
Specified owner-occupied	1,336	874	76	86	301	65.4%	5.7%	6.4%	22.5%
With a mortgage	965	603	65	76	221	62.5%	6.7%	7.9%	22.9%
Less than $250	294	223	10	14	47	75.9%	3.6%	4.7%	15.9%
$250 to $499	448	268	35	41	103	59.8%	7.9%	9.2%	23.1%
$500 and over	223	112	19	21	71	50.2%	8.5%	9.6%	31.7%
Median	$333	$298	$396	$385	$394	NA	NA	NA	NA
Not mortgaged	371	271	11	9	80	72.9%	3.0%	2.6%	21.5%
Less than $250	361	267	10	9	76	73.8%	2.7%	2.4%	21.1%
$250 or more	10	4	2	1	4	37.9%	15.7%	8.3%	38.1%
Median	$94	$88	$144	$124	$108	NA	NA	NA	NA
GROSS RENT									
Specified renter-occupied	2,198	1,080	469	156	492	49.2%	21.3%	7.1%	22.4%
Less than $250	1,323	694	295	76	258	52.5%	22.3%	5.8%	19.5%
$250 to $499	828	365	169	76	218	44.1%	20.4%	9.1%	26.3%
$500 or more	47	21	5	5	17	44.3%	10.6%	9.6%	35.4%
Median	$231	$221	$227	$255	$248	NA	NA	NA	NA
UNITS AT ADDRESS									
Owner-occupied housing units	1,739	1,089	124	123	403	62.6%	7.1%	7.1%	23.2%
1	1,467	950	87	98	332	64.7%	5.9%	6.7%	22.6%
2 to 9	174	85	31	18	41	48.7%	17.7%	10.1%	23.5%
10 or more	21	4	4	5	8	20.4%	16.5%	24.2%	38.9%
Mobile home or trailer	76	50	2	2	22	65.2%	3.2%	2.9%	28.8%
Renter-occupied housing units	2,269	1,138	475	157	500	50.1%	20.9%	6.9%	22.0%
1	864	580	78	45	161	67.2%	9.0%	5.2%	18.6%
2 to 9	732	326	197	54	155	44.5%	26.9%	7.3%	21.2%
10 or more	635	204	198	57	176	32.1%	31.1%	9.0%	27.8%
Mobile home or trailer	38	28	2	1	7	72.7%	6.3%	2.4%	18.7%

Appendix C: Selected Tables from:
U. S. Department of Commerce
U.S. Bureau of the Census
Receipt of Selected Noncash Benefits, 1985
Current Population Reports, Consumer Income,
Series P-60, 1987

Households with Incomes Below Poverty Level: Total, Renters, and Subsidized Renters, 1980-86
(Households in Thousands)

	1980	1981	1982	1983	1984	1985	1986	Change, 1980-86 Number	Change, 1980-86 Percent
All Households									
Total	9,915	11,067	11,676	12,159	12,373	11,887	11,995	2,080	21.0
Renters	5,418	6,083	6,371	7,167	7,505	7,499	7,516	2,098	38.7
Subsidized renters									
Number	1,198	1,440	1,510	1,646	1,705	1,931	2,071	873	72.9
Percent	22.1	23.7	23.7	23.0	22.7	25.8	27.6	--	--
White Households									
Total	7,092	7,935	8,410	8,764	8,864	8,535	8,707	1,615	22.8
Renters	3,561	3,959	4,194	4,748	5,039	5,052	5,068	1,507	42.3
Subsidized renters									
Number	606	751	804	806	831	1,017	1,164	558	92.1
Percent	17.0	19.0	19.2	17.0	16.5	20.1	23.0	--	--
Black Households									
Total	2,606	2,851	2,974	3,079	3,135	3,009	2,935	329	12.6
Renters	1,712	1,934	1,996	2,197	2,189	2,197	2,168	456	26.6
Subsidized renters									
Number	562	647	659	799	823	867	848	286	50.9
Percent	32.8	33.5	33.0	36.4	37.6	39.5	39.1	--	--
Hispanic Households									
Total	790	969	971	1,143	1,245	1,280	1,365	575	72.8
Renters	569	694	700	881	997	1,033	1,103	534	93.8
Subsidized renters									
Number	101	121	145	157	185	229	253	152	150.5
Percent	17.8	17.4	20.7	17.8	18.6	22.2	22.9	--	--

Source: U.S. Bureau of the Census, Current Population Reports, Consumer Income, Series P-60, No. 155 Receipt of Selected Noncash Benefits, 1985, U.S. Government Printing Office, Washington, DC, 1987.

Total Households, Renter Households, and Households in Assisted Housing, 1980-86
(Households in Thousands)

	1980	1981	1982	1983	1984	1985	1986	Change, 1980-86 Number	Change, 1980-86 Percent
All Households									
Total	80,776	82,368	83,527	83,918	85,290	86,789	88,458	7,682	9.5
Renters	25,885	26,487	27,210	29,423	30,240	30,943	32,050	6,165	23.8
Subsidized renters									
Number	2,573	2,777	2,873	3,158	3,254	3,588	3,799	1,226	47.6
Percent	9.9	10.5	10.6	10.7	10.8	11.6	11.9	--	--
White Households									
Total	70,766	71,872	72,845	73,182	74,170	75,328	76,576	5,810	8.2
Renters	20,853	21,135	21,735	23,698	24,289	24,667	25,559	4,706	22.6
Subsidized renters									
Number	1,504	1,612	1,710	1,887	1,916	2,186	2,390	886	58.9
Percent	7.2	7.6	7.9	8.0	7.9	8.9	9.4	--	--
Black Households									
Total	8,586	8,847	8,961	8,916	9,243	9,480	9,797	1,211	14.1
Renters	4,413	4,618	4,731	4,873	5,023	5,295	5,436	1,023	23.2
Subsidized renters									
Number	990	1,075	1,070	1,173	1,229	1,314	1,284	294	29.7
Percent	22.4	23.3	22.6	24.1	24.5	24.8	23.6	--	--
Hispanic Households									
Total	3,684	3,906	3,980	4,085	4,666	4,883	5,213	1,529	41.5
Renters	1,931	2,085	2,128	2,402	2,794	2,876	3,096	1,165	60.3
Subsidized renters									
Number	201	223	229	259	323	363	404	203	101.0
Percent	10.4	10.7	10.8	10.8	11.6	12.6	13.0	--	--

Source: U.S. Bureau of the Census, Current Population Reports, Consumer Income, Series P-60, No. 155, Receipt of Selected Noncash Benefits, 1985, U.S. Government Printing Office, Washington, DC, 1987.

Households Living in Subsidized Housing by Income, Age, Race and Hispanic Origin, March 1986
(Households in thousands)

	Total	Under $5,000	$5,000 to $9,999	$10,000 to $14,999	$15,000 to $19,999	$20,000 and over	Median Income	Below Current Poverty Level Number	Below Current Poverty Level Percent
Households									
All	88,458	6,784	10,997	10,149	9,674	50,854	$23,618	11,995	13.6%
White	76,576	4,910	8,927	8,548	8,267	45,924	24,908	8,707	11.4%
Black	9,797	1,726	1,841	1,375	1,217	3,637	14,819	2,935	30.0%
Hispanic	5,213	565	931	766	636	2,315	17,465	1,365	26.2%
Percent									
All	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	
White	86.6	72.4	81.2	84.2	85.5	90.3	105.5	72.6	
Black	11.1	25.4	16.7	13.5	12.6	7.2	62.7	24.5	
Hispanic	5.9	8.3	8.5	7.5	6.6	4.6	73.9	11.4	--
In Subsidized Rental Housing									
Total Assisted Households									
All	3,799	1,317	1,460	518	223	282	$6,433	2,071	54.3
White	2,390	770	984	326	131	179	6,525	1,164	46.7 0
Black	1,284	532	425	166	80	82	5,966	848	66.0 (1)
Hispanic	404	132	159	52	25	36	6,629	253	62.7 0
Percent of Assisted Households									
All	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	
White	62.9	58.5	67.4	62.9	58.7	63.5	101.4	56.2	
Black	33.8	40.4	29.1	32.0	35.9	29.1	92.7	40.9	
Hispanic	10.6	10.0	10.9	10.0	11.2	12.8	103.0	12.2	--
Assisted Households as Percent of All Households									
All	4.3	19.4	13.3	5.1	2.3	0.6	27.2	17.3	--
White	3.1	15.7	11.0	3.8	1.6	0.4	26.2	13.4	--
Black	13.1	30.8	23.1	12.1	6.6	2.3	40.3	28.9	
Hispanic	7.7	23.4	17.1	6.8	3.9	1.6	38.0	18.5	
Not in Assisted Housing									
All	84,659	5,467	9,537	9,631	9,451	50,572	--	9,924	--
White	74,186	4,140	7,943	8,222	8,136	45,745	--	7,543	--
Black	8,513	1,194	1,416	1,209	1,137	3,555	--	2,087	--
Hispanic	4,809	433	772	714	611	2,279	--	1,112	--

Source: U.S. Bureau of the Census, Current Population Reports, Consumer Income, Series P-60, No. 155, Receipt of Selected Noncash Benefits, 1985, U.S. Government Printing Office, Washington, DC, 1987.